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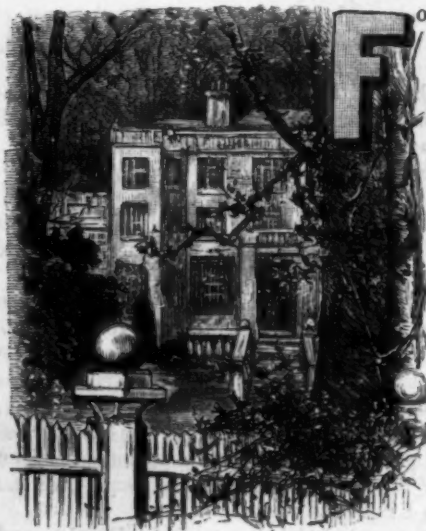
LADY BEAUTY.

Book the First.

LADY BEAUTY'S MOTHER.

CHAPTER I.

IN WHICH THE READER LEARNS THAT THIS STORY IS TOLD NOT FROM FORETHOUGHT,
BUT THROUGH A COMMON CHANCE OF LIFE.



Fon the room had grown darker to a certainty. No doubt glass and silver shone as clearly as before; the damask was as white, the bloom of the flowers as rich, and the mingled lights—sunlight straight from off the green lawn outside, and lamp-light just coming into radiance on the dinner-table—had not lost brightness by one ray. And yet the room was darker. Everybody felt that. I spoke it aloud, and we all looked round

the table and the walls, and confessed that the room was several shades darker.

'It always is darker,' whispered an old gentleman at my side, 'when Lady Beauty leaves the room—always!'

There were six other men at the table; but as we spoke, two of these fell into discussion upon the old theme of Tory and

Whig. Two more—parsons—struck off into some conversation about 'High' and 'Low.' How the third pair employed themselves I forget, but they did not join our conversation. Plainly the elderly gentleman and myself were to start a dialogue of our own; and as plainly, we should neither be interrupted nor overheard. I did not know my companion's name; but his fine figure and his cheerful face had already made me feel an interest in him, and I resolved to keep up the talk which he had so pleasantly begun.

'Who may Lady Beauty be?' I asked.

'You are a stranger here,' replied the old man, with a smile which pleased me more than ever.

I confessed it.

'Or you would know who Lady Beauty is. Her praise is on everybody's lips.'

'But,' I said, 'generally I pay every lady in a room the tribute of at least one look; and—and—I did not notice a young woman here this evening.'

'I said nothing about a young woman,' my friend continued, with a vivacity which gleamed in his eyes and carved scores of humorous little wrinkles round the corners of his mouth. 'Lady Beauty is not young—by the almanac, that is.'

'Then who can she be?' I reflected. 'Not surely that spare aggressive-looking woman that sat between you and me, and talked of female suffrage and the higher education of woman!'

My old friend laughed with great relish.

'That is her eldest sister.'

'Well, surely not that tall artificial-looking old maid—is she an old maid, by the way?—who had such a fine outline, and such a suspicious bloom upon her cheeks!'

'No, not her; that is the second sister,' the old gentleman answered, with another laugh. 'A widow, too, my young friend.'

'I have it!' cried I, slapping the table a little in my excitement, so that Whig and Tory glanced up, but seeing it was nothing resumed their argument. 'It was that lady in black, with the silver hair, neither stout nor slim, who spoke so clear and low, and seemed to keep everybody in good-humour about her. Pity I sat so far away! I was envying the people near her all dinner-time. Am I right?'

'You are,' he answered. 'That was Lady Beauty; and when she left the table, she did take some light away with her. You thought you were making a gallant sort of joke applied to the sex generally; but you spoke more truth than you fancied. The room *was* darker when she left. Darker to me it always is;' and my old friend breathed a sigh, which interested me more than ever.

'I did not know it was she who carried the light away,' I said. 'I had scarcely noticed her.'

'There is her praise,' the old gentleman answered warmly. 'She does not force herself upon you. And I daresay many days you don't look at the sun; but when sunset comes you miss him none the less.'

By such pleasant paths we entered into a conversation. My friend told me many things about 'Lady Beauty,' to which I listened with an attention which pleased him greatly; so much that, when we were about to leave the table, he took me gently by the sleeve, and said that, if I had nothing better to do that night, and liked a chat and a cigar, and would accept a seat in his carriage, he would tell me all the story of Lady Beauty. I was too much interested in himself and his narrative to say no; and the story, so commenced, and continued on several subsequent evenings, I have here recorded without any attempt at art, just in the simple way I heard it. I offer it here for the acceptance, amusement, and instruction of that portion of creation who, as they are the fountain of life and its best prize, may, by the use of the gifts God has so choicely bestowed upon them, be not alone the ornament, but the joy, of the men they love. In which high art I respectfully ask them to learn a lesson from 'Lady Beauty.'

CHAPTER II.

'MRS. BARRARA TEMPLE; THE MISSES TEMPLE.'

SOMETHING like forty years ago there fell vacant at the other end of this town a large house with a spacious and splendid garden. Its original proprietor had lived in it for sixty years, and being a man of great wealth and fine taste, he had transformed what was once a comfortable family residence into a mansion, filled with all luxuries, and surrounded with green-houses, hot-houses, vineries, stables, coach-houses, and all the other appurtenances of a grand house. He died, and his hundreds of thousands ran off in a golden river of good luck to a nephew in the north of England, who had his own estate. Immediately the question was asked in our little provincial set, 'Who will take the Beeches?' for by that simple name the mansion was known. Everybody was afraid of the Beeches; afraid of its gilded rooms, its noble halls, its green-houses, hot-houses, vineries, stables, and coach-houses aforesaid; afraid of its splendid traditions, gone, we felt, never to return; afraid of comparison with the former owner—a poor sickly shadow in later days, but even then such a lord at the head of his table, such a judge of wines, so plentiful with his choice vintages too; such an expert

in gardeners and cooks, as our town of Kettlewell never saw before, and was never likely to see again. So the great house stood vacant month after month, and year after year, haunted by no ghosts except memories of magnificence, which did indeed seem to glide through the vast damp rooms, down the wide stairs, or through the noble gardens, now returning to wilderness season by season. Everybody was afraid of the Beeches. We all said, 'The Beeches will never let again.'

Let it did, however. There came a little lady one day, erect, commanding in her manner, and rich in her attire. She asked to see the house. She went from room to room, and marked with approving eye how glorious was the place; and sharply she inquired of the agent if there was any reason why the house had not let, except the alleged one of its extraordinary grandeur. He assured her that there was none. At this she broke into a little laugh, which meant, 'Kettlewell people must be fools.' 'What rooms for dancing!' she ejaculated. 'What staircases, up and down!' And then she set her own dapper figure in one of the glasses of the console-tables, and murmured, 'Admirable, admirable taste!' 'I shall take this house,' she said aloud, as she set her foot on the threshold. And as she went from room to room she kept repeating, 'I shall take this house.' 'Bedroom,' 'dressing-room,' 'morning-room,' 'library,' 'boudoir,' 'servants' hall.' With such words of assignment on her lips she went about, and the whole mansion was allotted to separate uses when she had completed her inspecting tour. She came back into the empty dining-room, and the young man who, full of awe, had followed her round the house, heard her say to herself, 'O, what a room for a dance!' Then he, going out on some errand, and suddenly returning, saw the little dame step down the empty floor in some formal dance, most mystic in his eyes, and bowing with aristocratic grace to some invisible partner. The young man recalled his own hops at the citizens' ball, and wondered what this grave measure could be. But the little lady pulled up all of a sudden, with a whistle of her silks, and repeated for the fiftieth time, 'I shall take this house.'

'Mrs. Barbara Temple,' was her reply when the agent asked her name. She delivered it with decided emphasis, as if the syllables might be pondered; and forthwith she gave orders for many things to be done to the house and grounds, saying that she would come in next month. You may be sure we were all alive with curiosity to know everything about Mrs. Barbara Temple. She turned out to be a widow—a widow for the second time, we heard—and with three daughters. She had first married an old man of vast wealth, who died when she was two-and-twenty, leaving her with no children, and a great fortune settled on her.

Next, to avenge herself for the privations of her first marriage, she allied herself to a young ensign of twenty-five, handsome and penniless. With him she lived happily for seven years, during which time she gave birth to three daughters. Then the young officer died; and so, having got a fortune by the first husband, and a family by the second, Mrs. Barbara Temple was now making ready to lead the remainder of her life according to her own heart.

The family came into residence on the last Friday in April 1858. Nothing was seen of them, you may guess, on Saturday, and everybody was on tiptoe expectation for their entry into the parish church on Sunday morning. Thither they came, regularly enough, like good worshippers, having, by the way, spoiled the worship of everybody beside. First comes my little dame, natty and brisk, and with something in her movements that almost made you fancy she must be a puppet animated by enchantment. Silks, feathers of the rarest sort, a fan—the weather being hot—and her frame braced up into such erectness, that each of her inches was worth two; so Mrs. Barbara Temple walked into church. There was spirit in the eye which went round the building, not with unpleasing boldness, but with most unmistakable courage. There was a vigour in her step which told of a good constitution, and she held her fan in a way that signified temper. Indeed, when the pew-opener blundered over the latch of the door, and kept her waiting in the aisle, she dealt one glance at the woman—one only—but what a rebuke was in it! At sight of the flash, old Sparkins the doctor, who had been watching the new-comer rather obtrusively, was struck with fear that he might catch the next; and he dropped into his prayer-book like a bird shot in mid air, trying to look as if he had seen nothing since service began.

Three daughters came behind. The first impression they gave us was of a profusion of rich dress, chosen and worn with taste which was simply faultless. The next impression was of tallness of figure, the more conspicuous for the tiny dame who led the way. The third impression was of beauty, set out in style and fashion such as our little town could not rival; and we did not think ourselves provincial in any but the geographical sense. After this, we had time to judge and praise the beauties girl by girl.

Girl the first walked with a mincing step, and a toss of her head which, though strictly within the limits of good breeding, was noticeable and significant. Clever she looked too; and her eyes were clear gray, eyes that could search you—and did search you—reading your face with great rapidity and apprehension. She was the most striking figure of the three, being very tall,

and with splendid shoulders. Her face, it is true, would not bear much looking into; and had you taken it feature by feature, as the children were taught to break the fagot in the fable, you might have proved it a poor face enough. But taken in its wholeness, and set upon that superb bust, it was a face which I should not have recommended a young fellow to gaze at too long unless he meant matrimony. And then her dress—her dress! O, never tell me that a woman cannot double—treble—her looks if she has money in her pocket and taste in her eye!

But the next was prettier; indeed, pretty was not the word appropriate to a woman who was unquestionably handsome, who knew her beauty, and was proud of it. The second Miss Temple had a nose of most exquisite shape; large melting eyes of gray, ready to turn to blue; and she had a lovely mouth, perhaps with a little too much of the chisel about it, too finely finished, wanting in expression, and with a slight hint of disdain carved on its fine corners. Beauty, professed beauty, confessed beauty, and clad to distraction; so she glided into her pew, and we had time to consider girl the third.

Girl the third! Shall I ever forget her face, then in the first sweet flush of youth! Shall I ever forget the light that shone in those deep serious eyes!—the thousand possibilities of tender or delicate expression that seemed to hover around that mouth, ready to alight and unfold themselves whenever summoned! I had been thinking a thousand frivolous and misplaced thoughts, but something in this face restored me by the most delightful of recalls to the mood of a worshipper. Never, never, outside heaven, shall I see such a face again. It was like the dream of a painter, and he a painter whose fancy had drunk of some celestial stream of feeling and idea, until he had caught on his canvas a face which had in it all that could be heavenly in a thing of earth, and all that could be earthly in a thing of heaven. Laugh not at me, neither call me irreverent, if I say that one could have fancied her some painted Madonna descending from the walls of a church, taking human form, and wearing modern vesture. On this girl vesture gave you no hint of fashion; her countenance etherealised her attire, so that she might have been wearing an angel's floating drapery instead of the last Paris fashion. But I see you smile; and is not every rare emotion bound to hide itself, lest, being seen, it should be ridiculed for eccentricity?

Those eyes could shine with earthly or heavenly love. In each case it would be love deep, pure, intense, with not a thought of evil on its white and living page. That mouth could kiss as daughter, or mistress, or mother, and which kiss would be sweetest who could foretell from one who seemed fit to perform.

every womanly duty in the most womanly way? In her look there was something neither of age nor youth, but of what I should try to describe as fulness; the meridian of the nature, when the early and the later sentiments meet, in equal strength, the simplicity of youth, the graveness of serious life. She was fair, and her hair light brown; and I saw a trace of a little foot as she turned into her pew. But when she knelt and covered her face, I did the same quite unconsciously. It seemed right after the vision of her.

CHAPTER III.

THE PORTRAIT OF A LADY WHO WAS AT HOME IN THIS WORLD.

THAT week everybody called upon the Temples. The universal impression was favourable, and we all rejoiced over so vivacious an addition to our society, and already the question was flying from lip to lip among the ladies, 'Whom will the Misses Temple marry?' That on the grounds of social position and education the new-comers would stand high amongst us was not doubted for a moment; while their easy fortune was proclaimed by their dress, the furniture of their house, and their manner of life generally. Each successive visitor had something new to tell. One remarked how finely the furniture and ornaments were fancied. Another marked the glories of the harp and the piano. 'The pictures are lovely,' said a third; 'not a poor one on the walls!' And carpets, and oil-cloths, and the colouring of the walls came in for commendation in due course. All of us were delighted with the lively conversation of the girls; and we marvelled unanimously at Mrs. Temple's wide knowledge of the world, and the briskness with which she uttered it. Nor was one of these praises undeserved. The drawing-room of the Temples was a charming contrast to most of those around. Ease, cultivation, liveliness, whatever is choicest in social intercourse, seemed to pervade the very air; and you felt as you entered the room that you had passed into a region where refinement reigned supreme. The Temples were, somehow, above us all. We felt it; and with increasing diffidence, as we realised our inferiority, was the question asked, 'Whom will the Misses Temple marry?'

But old Sparking, who was our shrewdest head by a long way, hearing this question asked at Miss Whiffin's house one afternoon, remarked, with a comical face to fix our attention, that we had not disposed of the mother yet. Surprising that so natural a thought had not suggested itself before! Mrs. Temple, as we understood, had been married very early; and our most competent female critics declared that she could not be more than forty-five, or, rather, I should say, they put it that she could not

be less. We had several widows and spinsters of ripe years, and these agreed that forty-five was still a marrying age; indeed, some of the ladies declared that it was the best time of all—an opinion in which Sparking concurred with much vehemence and solemnity, only the old fellow was caught winking slyly at a confidential friend immediately after, which aroused some suspicion. That Mrs. Barbara Temple might be married before any of her daughters, that she was yet an attractive and marrying woman, we all admitted. There was that in her manner with men which told that she had not yet abandoned either the hope or



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the methods of conquest; and it was plain to us all that less likely women are married every day of the year. Besides, the fortune was hers—absolutely—as we had discovered on undoubted testimony; and since the fortune could not be less than three thousand a year, we began to see that for the present it was Mrs. Temple, not her daughters, who was likely to be the prize in our next matrimonial race. So, having settled this in our minds, we proceeded like rational beings to choose a husband for the animated widow; and with scarcely a dissentient opinion, we

came to the conclusion that our rector, the Reverend Anthony Brent, would be the happy man. We were not altogether wrong in this conjecture, as my story shall disclose. But Mr. Brent does not emerge on our historic page at present.

Let me tell you here that, in the course of a long life, I have never met a woman who could match Mrs. Barbara Temple. Cleverer women, handsomer women, wittier women, I have met in scores; but the secret of Mrs. Barbara Temple was her utter and hearty love of this present world. Of this present world she was, I believe, the sincerest and most unquestioning worshipper that ever lived. She put no strain upon herself to become what she was; she quenched no aspiration and repressed no misgiving. Worldliness was the simple honest expression of her natural disposition and her judgment on affairs. Never religious devotee was so completely enclosed in a creed as she. For, indeed, it was a creed, and a life too, and Mrs. Barbara Temple loved the world just as a flower loves sunlight: she obeyed a law of her own nature. But the cheerfulness with which she obeyed it; her unquestioning faith in the power of the world to satisfy every want; the absence of suspicion that there could be any higher



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motive in life, or, indeed, any other motive at all; and the cheerfulness and alacrity with which she followed out her convictions, made her of necessity a vigorous and original character. All that makes what such people call 'the world' she longed for and prized. Accomplishments, money, taste, health, the good opinion of society, these, and a thousand kindred matters, she regarded as severally constituents of happiness, to be sought with the utmost solicitude every hour of the day. She was grateful to the world for being what it was to her—an ever-running fountain of desire or pleasure. When you first saw her in the day she was ready for talk or amusement; and with unflagging enthusiasm she went from hour to hour, entering upon each new scene of the daily round as fresh as if she had just been awakened from a pleasant sleep. Till

the last light was put out at night she showed no symptom of weariness or abated zest. After the last light was put out I used sometimes to wonder what she would think of, when her dresses and jewels were laid aside, and the long hours lay in dark and silent succession before her. But whatever thoughts or dreams troubled her, all vanished with the morning. She rose again, elastic and bounding, and a new day was a new life to her.

More than once I have watched her face at church when the clergyman read out that verse, 'Love not the world, neither the things that are in the world;' and I have wondered what she would make of it. For Mrs. Barbara Temple went to church regularly, and treated religion with deference, at least so long as religion confined itself within sacred walls and hours. In general conversation the barest allusion to what are sometimes called 'serious' subjects was resented by her so palpably that such an indiscretion was never repeated by the same offender. Her belief, however, might have been fully expressed in the words, 'Love the world; for in the name of common sense what is there besides worth loving?' How she adjusted this creed with what she heard said or read in church—which she never quarrelled with—I cannot imagine. She had her own opinion, I am sure; for she was no dunce. At one time or another she must have mentally compared her ways and thoughts with those of others; and the match of herself she never could have found. England could not have produced a woman who could have reassured her, or confirmed her in her belief, by saying, 'I think so too.' But whatever she thought, or whatever she expected in the future, her faith and practice never wavered. She worshipped the world, trusted it to the uttermost; and she was convinced that it could and would do for her all she desired.

Have I sufficiently sketched her figure? Will a few strokes more make her a clearer image in your mind's eye? She was short, as I have said, trimly built, perhaps a trifle too stout, but that might be disputed. Her nose was rather large, but finely cut, like her second daughter's, and she dressed her brown hair in short ringlets which well suited the style of her face. Her colour was good, and high enough to make people ask questions; and her eyebrows were not free from suspicious traces of making up. Her dress was always rich and admirably suited to her figure and years; for she was careful to look full forty-five. She avoided all absurd affectation of youth; and although a kind of sprightly dancing step, which she often fell into, might have seemed rather a fault in this direction, most of us considered this gait nothing but surplus vitality acting on a frame so light and plump that it seemed made to skip, or bound like a ball.

CHAPTER IV.

CONTAINS A PREACHER, TEXT, SERMON, AND CONGREGATION, ALL OUT OF THE COMMON.

MRS. BARBARA TEMPLE was fully determined to train up her children in the way they should go. What that way was she knew well. It was the way she had gone herself, and from which she had never departed; she could describe its every turn and corner with the confidence of an expert; and she could laud its glories with the fervour of a believer.

Her favourite hour with her girls was before lunch, when they would all assemble in the library. While the light pursuits of the morning occupied their eyes and fingers, the mother would con over the events of yesterday, or anticipate those of the coming afternoon and evening. Every sentence she let fall was salted with her own philosophy, for no preacher of righteousness ever improved occasions more diligently than did this little woman; nor was ever preacher more in earnest, for to the very tips of her fingers she was packed full of one conviction—that the improvement and enjoyment of the life that now is form the whole duty of man.

The girls were all clever and of independent mind. While they could not but be influenced by the doctrine they heard, yet they received it not slavishly, but with such private stipulations and adjustments as suited their own wishes and intentions. The eldest—Caroline—was decidedly bookish, with a liking for masculine studies; and she was now, by the help of one of Hamilton's translations, teaching herself Virgil. Sibyl—the handsome daughter—was fond of painting, and would sketch anything, from a cluster of grapes to a landscape. She was fond of painting fancy head-and-shoulder portraits of pretty women, and among portraits of pretty women was fondest most of all of painting her pretty self. Sophia, the youngest—the angelic girl—was musical, but with a taste for reading too; and Mrs. Barbara Temple used to say that if only Sophia could be once made to feel the importance of life, she would be the most brilliant of the three, and the happiest. What happiness signified in this little woman's vocabulary readers can guess for themselves.

Here sit the family, then, upon a fine May morning. Caroline had her books spread out before her—a grammar, a dictionary, and the Virgil with the translation of the benevolent Mr. Hamilton underlining the Latin. She is looking out her nouns and verbs, and as she finds each, she notes it down in the sweetest of pocket-books—a minikin monitor in morocco which is always with her, and into which she peeps night and morning, before she sleeps and when she wakes, tripping off a column of Latin with careful face and lips. Sibyl sits apart, and before her stands

a small table on which is set—a mirror! She is transferring the vision of the glass upon the paper before her—'Portrait of a Lady one hundred and twenty-oneth,' Caroline laughingly cries, at which her sister, glancing up undaunted from her task, asks if Carry can say the first declension yet. Sophia, with sweet grave face and downset eyes, is reading Shakespeare. Mrs. Barbara Temple, who never can be still, is walking up and down the room, looking at her daughters with admiration, or pausing to see how Sibyl is getting on, but all the time preaching with wonderful energy.

'Lecture morning, dear,' Sibyl whispered, in a roguish whisper, to Sophia as their mother entered the room. She saw homiletics in the maternal eye. 'We shall have firstly, secondly, thirdly, and the conclusion of the whole matter to-day;' at which Sophia laughed and blushed, divided between fun and fear.

'You are good girls, all of you,' the little woman said, as she paced the carpet. 'I am proud of you all; but I *cannot* make you serious. You don't—and won't—understand the value of youth, and the preciousness of time and opportunity.'

'But, mamma,' Caroline remarked, looking in the dictionary for some irregular verb whose pedigree had quite baffled her, 'we do try to improve the time; I am sure we do!'

'Caroline dear, do take that pen out of your mouth!' cried the little lady. 'You need not look like a grocer's clerk: *they* don't learn Latin!'

'I never shall find it,' poor Caroline murmurs, as she lays her pen on the table with a doleful face. 'I wish they would not make Latin dictionaries so very hard.'

'Now last night, when Lady Rafter was giving us that account of Paris, not one of you girls was listening,' Mrs. Temple said, resuming her discourse. 'You paid not the smallest attention.'

'Old frump!' ejaculated Sibyl, with a splendid lip of disdain. 'Who wants to hear of her stupid parties?'

'Don't call names, Sibyl,' the mother said sharply. 'Any one can be called names. We don't know what is said of us. I have been called frump myself!'

'Perhaps; but you are not a frump,' Sibyl replied, rising from her chair and standing before her mother with a kind of comic affection, while with her brush she paints an ideal face in the air. 'There! is that a frump? Is that like Lady Rafter?'

'You don't understand me, child,' the mother answered. It was evident she was not displeased. 'What I want to impress upon you is this. If you call people what they know they are not, they may forgive you; but when you give persons their right name, if it happens to be a bad one they will remember it

against you for ever. Lady Rafter being our friend, it is not prudent or right to call her a frump; it is so very obviously the right name for her. Now if you had called her a flirt—'

'A flirt, mamma!' all the girls called out in concert. Even grave Sophia smiled at the idea.

'Well, dears,' the little woman replied steadfastly, though a wilful smile twitched at the corner of her mouth, 'if Lady Rafter were to hear that you called her frump, she would be angry; if she heard that you called her a flirt, she would be pleased. It is human nature. Now if you must speak evil of your friends, let it be that sort of evil that will gratify their vanity. People will forgive you for calling them wicked; for calling them ridiculous—never.'

'Suppose they don't forgive us,' Sibyl remarked haughtily, 'what then?'

'A great deal,' the mother answered, seizing the opening for argument. 'Every enemy you make in the world is an addition to your failures in life. We are sent into this world to please and to be pleased; or, if you like to put it selfishly, you can say we are sent to please ourselves, and we please ourselves best by pleasing others. That is what I want to impress on you girls: live to please.'

'Yes,' Sibyl remarked, 'but not Lady Rafter. When I want to please, I shall not think of her.'

'Lady Rafter among the rest,' the mother answered. 'Please everybody, as far as you can; make it the study of your life, morning, noon, and night, to be agreeable. Remember, girls,' continued the little woman, standing in the centre of the room to deliver her lecture with more effect, 'remember a great responsibility is laid on us women. To us is committed the ornamental, the charming side of life. We have not to make the money, nor to fight the battles, nor to take the University degrees—'

'I wish we might,' Car sighed under her breath.

'Nor to make the fortunes. We have to enjoy and to adorn. That is the position assigned to us by—by—by the Almighty, I suppose; and I should like to make my daughters consider it their perpetual aim in life to give pleasure, to be agreeable, to be amiable; in every character, scene, and duty to be—charming!'

'Never to please oneself,' murmured Sibyl, rebelling at this hard doctrine.

'Always to please oneself,' retorted the little woman courageously. 'You will find that your own enjoyment is heightened by the consciousness of power to please others. Yes, girls, make it your rule of life, and you will never regret it. Let this be ever before your mind: "I am a creature formed to give

pleasure." Be courteous, be gentle, be refined, be sweet in all your dealings. Never lose your temper: it ruins the face, and it always leaves a disagreeable impression, which nothing quite rubs out. Depend upon it, the men may respect those creatures who are called women of character, which generally means women who perform awkwardly duties which, with a little thought, they might perform in a charming way; men may respect them, but when they want enjoyment they turn to women who study the art of pleasing. Now what I want to teach you all is, to be solid and pleasing too. Believe me, a woman is seldom called upon to do anything which she may not do in an agreeable style if she will only take pains. Now let your first thought be—never to disarrange even for an instant that drapery of pleasantness which a woman should always wear; keep it on, even for your husbands, dears; it is practice, if nothing else.'

'O mamma!' the girls cried out together, joining in a merry peal, which the little woman did not frown upon, knowing that her sermons had better be ludicrous than dull.

'Yes; be agreeable even when you are alone with your looking-glass. Never forget the purpose of your life.'

It was a picture for a finer pen than mine. This small, active, quick-witted woman of the world; these shrewd sentences; that cool worldly look, strangely mingled with earnestness; the raised forefinger which enforced the doctrine; the puppet-like figure. Then these three graceful blooming girls, in their pretty morning costumes, one reclining delicately on the sofa, another with finger-tip gracefully set to her lip as she half attended to her Virgil and half to her mother, the third trying to find a carnation in her paint-box as fair as that on her cheek. Such a lecture, such a lecturer, and such pupils never were found together before or since.

'Sophia,' the little woman called out at last, 'have you been attending?'

'Yes, mamma,' she answered; 'and I have been reading Shakespeare.'

'Shakespeare!' ejaculated the mother. 'Dry, Sophia—very dry.'

'Not the love-scene between Ferdinand and Miranda,' Sophia replied, holding up the open page.

'Well, a love-scene,' the little woman said, modifying her disapproval; 'perhaps you might find something useful in *that*. And yet I don't know,' she added. 'I think, Sophia, if you will pay attention to me I shall teach you how to behave in a love-scene better than Shakespeare could. He was only a man, after all; and I have seen a great deal of love, dear.'

CHAPTER V.

IN WHICH IS ILLUSTRATED THE TRUTH THAT MATURE YEARS, A GRAVE POSITION, COMFORT AND CHEERFULNESS, ALL UNITED, CANNOT DEFEND THE HEART OF MAN FROM LOVE.

OUR little town of Kettlewell had inhabitants to the number of ten thousand, and three churches; but of these latter, two were what at that date were called district churches, and the great ancient parish church was the ecclesiastical centre of the town. Like many another such noble structure, it was but poorly endowed; and the rewards which it offered to its minister were chiefly the contemplation of venerable architecture, and a social position of considerable importance. The saying always was that none but a man of fortune could be Rector of Kettlewell. Consequently, at each vacancy the bishop was in a difficulty. Rich men he could find, able men he could find; but to find one rich and able too was not so easy; and at the last appointment, being unable to meet with a clergyman thus doubly qualified, he had chosen a wealthy parson of rather meagre abilities, who was now our spiritual chief. The Rev. Anthony Brent was a cheerful man, undersized, with a merry nose of ruby, and a countenance denoting neither deep learning nor that isolation of character which is natural in men who live above the world. Indeed, Mr. Brent did not live, nor affect to live, one inch above the level of commonplace cheerful life. He told us from his pulpit that human things are frail and nothing worth, and that man is full of misery; but having folded up his sermon, he seemed to have folded up his theology too, for when you met him on weekdays he was full of comfort and good cheer. Perhaps we are fastidious people; perhaps we are ignorant; certain it is that we never could quite satisfy ourselves that Mr. Brent was altogether a gentleman. His manners were no better than a blithe lissom creature such as he might have picked up in ten years between twenty-five and thirty-five. He had a way of alluding to 'my gardener' and 'my banker' which seemed to show, so Sparking said—Mr. Brent employed the rival practitioner—that some time in his life he had neither bank nor garden. It is very possible that had he not been so good-natured, his vulgarity might have been obvious, which it never was; for, indeed, we could not be quite sure that he was vulgar at all. Another thing puzzled us: where had his fortune come from? He was very wealthy, and a widower, and our idea was that Mrs. Brent had brought the money. This too was guess, and nothing but guess. Such, then, was our Rector; a man liked, but not greatly respected, and yet a man whom none could condemn or fairly despise; a shallow man, equal to reading his newspaper, and no more; on good terms with the world, able without any strain of conscience

to preach saintly sermons, copied out from standard divines, and at the same time live an easy average life; a comfortable man, with good intentions, sound digestion, a full purse and cellar, and one who never let his kitchen chimney freeze.

It was the reverend widower Brent whom we upon consideration had assigned to our lively Mrs. Barbara Temple as third husband; and events went rapidly to show that our forecast was not inexact. Mr. Brent was about fifty; Mrs. Barbara Temple was well known to be about forty-five: so that on the score of age there was nothing against the match; and as to inclination, the Rector soon made it evident that there was no obstacle on his side. Everybody remarked that he took the Temples up with remarkable warmth. He gave dainty little lunches and snug little dinners for them; and he was for ever calling in his carriage to take one or other of the girls a drive, the little mother attending as chaperon. At first we were in doubt as to which he was pursuing—mother or daughters; and we even thought that grave Sophia, with her heavenly face, had attracted him; but we forgot that he was a man of some common sense. Mrs. Temple was his choice: her vivacity, her polish, her knowledge of the world, her untiring energy, were all after his own heart. He soon began to drop hints, as men do who have matrimony in their heads. 'Mrs. Temple was a remarkably fine woman.' 'Forty-five was the exact age that the wife of a man of fifty should be—the exact age.' 'Mrs. Temple did not look forty-five' (he admitted that); 'but'—and he would drop his voice—'he knew she was every day of it.' The intimation was that he had either seen the register of her baptism or she had told him the fact direct; and he declared over and over again with amusing earnestness and publicity that forty-five was the age he approved of; that for a man of his standing one year younger would be one year too young, and one year older one year too old. Of course, so far he had not said that he hoped or wished to marry Mrs. Temple; but the drift of his conversation and conduct was unmistakable.

In the mean time it was evident that the lively widow did not dislike attentions which had now become so marked that even those saw them who could see nothing. She exchanged compliments freely with the Rector, invited him to her house, praised his sermons, and she was actually found one evening at a missionary meeting over which he presided. She listened to his speech with the utmost attention, sitting erect, and keeping her eyes fixed upon him, although it would have been hard to say whether she knew or cared less about the subject. She could not have told in which continent the district spoken of lay, nor whether the people were white, brown, or black; but she listened

as attentively as if she had been hearing of dear relations in a far-off land. In short, with garden-parties and lunches and dinners and drives, things went so far that we all considered the matter settled; and when we heard that no proposals had yet been made, we all agreed that there must be a tacit engagement, which, for some private reasons, was not just yet to be avowed. To all intents and purposes, we regarded Mrs. Temple and Mr. Brent as affianced; and, on the whole, we approved of our Rector's choice. Certainly we should have liked a lady more interested in religious affairs; but then, we argued, it was much better than if he had married a young woman. So, balancing matters, we accepted the event with satisfaction.

The Rector was in ecstasies. He was in his element, dancing attendance on these four brilliant women; and really a careless observer might have been puzzled to tell which of the four he was pursuing. In the most polished of hats, the newest of suits, the most faultless lavender gloves, and looking all over a comfortable ecclesiastic, he would flit around them, glowing and beaming with satisfaction. The girls, for their part, accepted his civilities with charming freedom; and their mother—shrewd woman—never manifested the smallest jealousy. In this, beside proving her own good sense, she paid her admirer a compliment which he fully deserved; for he looked upon the three girls as daughters already, and was fond of them in the most parental fashion.

'Ah, Mrs. Temple,' he said one day, when he was getting hot, as the children say in their hide-and-seek game, 'I have but one child—a son, a dear good fellow, away in Australia. I always longed for daughters.'

Whereupon Mrs. Barbara Temple turned full upon him one of her keen looks, which said, 'I understand,' but a good-humoured look all the time; and then she broke into a little bland laugh, and made herself more comfortable in her seat, for they were driving. The Rector was just going to propose then and there; but it happened that the carriage, speeding down the dusty road, met the Curate, who was footing it home from some remote part of the parish, where he had been visiting a sick old woman. He signalled the carriage to stop, and addressed the Rector:

'Old Spearman is dying,' he said.

'Poor Hannah Spearman!' the Rector replied, shaking his head. 'I have known her many years. Poor Hannah Spearman!'

'Polly,' the Curate remarked—'Polly Spearman.'

'Of course it is Polly,' the Rector rejoined. 'In visiting about in a parish like mine—he turned to Mrs. Temple—'one's

head gets so full of Pollies and Sallies and Billies that one is apt to take the name that comes first. I am sorry for poor Han—Polly. But what *can* you do in a case of natural decay?’

‘It is not natural decay,’ the Curate answered, with a waggish dryness in his manner. ‘She fell down-stairs.’

‘To be sure, she fell down-stairs!’ little Mr. Brent cried, reproving his faulty memory by a gesture of his gloved hand. ‘How came I to confound the two—*complaints*?’

‘Perhaps because you are suffering from a third,’ retorted the Curate. He loved a joke, and had before this broken a jest on his own bishop. And our Rector was a tempting object, being not apt to take offence, and not one to inspire great respect or fear.

The carriage drove on; but for once little Mr. Brent was downright angry.

‘Rather an impertinent speech,’ he said, glancing diffidently at Mrs. Temple.

‘Impertinent!’ cried easy-humoured Mrs. Temple. ‘Nothing of the sort.’

‘Milligan has no sense of propriety.’

She gave a little laugh.

‘I like Mr. Milligan.’

At this Mr. Brent took heart, changed his view of the matter, reddened with pleasure, and gave himself up to laughter, which lasted until the tears were chasing each other down his rosy cheeks. But somehow the proposal was not made that day.

CHAPTER VI.

IN WHICH THE DEMONSTRATION OF THE LAST CHAPTER IS LED FORWARD TO A NEW ISSUE, WHICH SHOWS THAT VANITY CAN VANQUISH LOVE WHEN LOVE HAS VANQUISHED ALL BESIDE.

THE following morning Mr. Brent received a letter from his son in Australia, announcing his intention of returning to England for a few months. The reason of this return the letter went on to furnish. The son said he feared his father would think him very foolish; but love was bringing him home, and—here was the worst of the matter—love under very peculiar circumstances. He had fallen in love with—a picture! He had seen the portrait of a girl whose face had impressed him as never the living face of any woman had; and, having ascertained that the original of the picture really lived, and was English, and not a duchess or a princess, which well she might be, but a girl of his own rank in life, young Brent was determined to find her out, and try to secure her for himself. The letter wound up in very ingenuous language, admitting the apparent absurdity of the whole

proceeding; but protesting that the passion was true and deep, and that nothing could end it except realisation or absolute and ascertained hopelessness.

Rector Brent was a good-natured man and a kind father; so he shook his head and smiled over his son's folly, being a sage himself. But he wrote a kind reply, saying that his son would be always welcome home under any conceivable circumstances, and that though he must confess the expedition seemed rather wild, yet he well knew that in the later scenes of the affair his son would be ruled by his own good sense and his father's counsel.

'And now,' the Rector said, as he sealed this praiseworthy epistle, 'I think before Percival comes home I had better have my affairs settled.' This he said, and as he spoke he looked at his own likeness in the chimney-glass. Something struck him. 'Dear me,' he exclaimed, 'I must get some new teeth!' For fifty years of good living had told upon this portion of his mechanism; and now, reflecting that he was about to marry, he reasoned thus: 'At such times we refurnish our houses. Think of a man refurnishing his house, and not refurnishing his mouth! If I am to have a new dining-table, I ought to have a new set of teeth to use at it. Besides—' He grinned in the glass. 'Yes,' he said, shaking his head, 'not at all prepossessing.' He grinned again, and this time by the power of fancy set new white teeth in the vacant spaces. 'Not a doubt of it,' he murmured; 'the greatest improvement!'

So that morning, instead of making a proposal of marriage to the lively widow, he went to an adjacent town, where a notable dentist practised, and here he had his jaws overhauled and a plan of the projected improvements drawn out. The dentist was a man of chat, and when he ascertained whence the parson came, he had all sorts of questions to ask about various people in the neighbourhood, and curious stories to tell, and gossip to exchange; so that our little Rector, perched in the operating chair, laughed and chattered and looked the image of enjoyment. Short-sighted man!

'By the way,' said the dentist, pausing a moment with one of his tools in his hand, 'has not a Mrs. Temple settled in Kettlewell during the past year?'

Rector Brent knew that a faint blush shot out on his cheek as he answered, 'Yes.'

'A remarkable woman!' the dentist continued, forgetting his task, while with a meditative face he seemed to contemplate bygone days. 'A very remarkable woman!'

'A very, *very* remarkable woman,' the Rector replied, determined to add an adverb in this very peculiar case.

'Wonderful energy,' said the dentist.

'Most wonderful!' the Rector rejoined, still on the augmentation principle.

'And such a face and figure!' the operator said again.

'Ah, *such* a face and figure!' repeated the Rector, unable to refrain from rubbing his hands together.

'For her years,' the dentist remarked, in an explanatory voice.

'O, come, come!' cried the Rector, in tones of remonstrance. 'I don't see that. She is youthful, certainly, and sprightly; but still women are not old at forty-five.'

'At *what* five?' asked the dentist, not having caught the first word.

'Forty-five,' repeated the Rector, boldly and emphatically.

'Seventy-five, more likely,' the blunt dentist said, now intent on his tool, which was out of repair.

'O, I see, I see!' cried Rector Brent; 'you are talking of her mother. We don't know the mother. The mother does not live with them now.'

'Unless Mrs. Barbara Temple is herself and her mother at the same time, I am not talking of her mother,' the dentist answered. 'That lady is seventy years of age, if she is seven.'

Saying this with great unconcern, he advanced to take some farther measurement of the clergyman's mouth, and observing his face of horror, he said reassuringly,

'Don't be uneasy; I am not going to take anything out.'

The Rector, gasping, waved him away. So convulsive were his movements that for a moment the dentist feared that he might have left one of his minor implements in the patient's mouth, which implement, having been inadvertently swallowed, was, from its unaccommodating material and unusual shape, doing violence to Nature in one or other of the canals which traverse the human continent.

'Do you mean to say,' said the astounded clergyman at last, 'that Mrs. Barbara Temple—the lady who has three fine daughters—is more than forty-five?'

'Before one of those young ladies was born,' the dentist replied, little thinking how dreadful were his words, 'I made a front tooth for Mrs. Temple—not Mrs. Temple then. She was a remarkably handsome woman, something over forty—just a tint of gray in her hair. I was not surprised when I heard, a few months after, that young Captain Temple was going to marry her. But I *was* a little surprised when I heard subsequently that his wife was going to present him with a child; and when I heard that this child was followed by a second, and that by a third, I was, I confess, surprised not a little.'

'But Mrs. Temple was only about two-and-twenty when she

married the second time,' the Rector said, still unable to credit what he heard.

'My dear sir,' the dentist said, laughing, 'I have known Mrs. Barbara Temple as a woman for five-and-forty years at the least. Let me see'—he went through some half-audible calculation—'I remember her jilting a man in seventeen hundred and ninety-five.'

'Then,' the Rector cried, leaping from the chair and smiting hand against hand till the room rang, 'I shall never believe anything in this world again except the three Creeds and the Ten Commandments. Nothing is to be trusted—not eyes nor ears nor the human reason. Forty-five—seventy-five! jilted a man in seventeen hundred and ninety-five! Why, then, she must remember the French Revolution! O dear, O dear, how very hot it has become!'

The reader who is observant and a student of his kind must have remarked that Nature now and then fashions a weakly sort of brain, which a single glass of small beer will bemuddle. In a similar way does that by no means infallible workwoman sometimes turn out a brain which cannot stand the shock of strange or disagreeable tidings. Rector Brent was for all practical purposes tipsy that afternoon. The disclosure had got into his head. It is true that his legs did not stagger, but his reason did. He did not know his right hand from his left, and was prepared to commit any blunder. While his mind was in a chaos of ideas that whirled round and about like leaves in an autumnal storm, he said to himself that something must be done. An insane something it was which he fixed upon. He would go straight to Mrs. Temple and tax her with dissimulation. The excited little gentleman never considered that the lady had not made any statement of her age with which she could be confronted. Nor did his preparation of impending absurdity stop here. Fully resolved as he had been to propose to the widow, and assured as he had felt that she both knew his intention and favourably regarded it, he quite forgot in his hurry of mind that he had never addressed her in the way of marriage. So he actually came before her in the posture of a betrayed suitor, and, as will be seen, he used language proper only to that particular part in the human comedy.

But this is leaping from chapter to chapter. As we close this one, let us simply mark our parson stepping out of his carriage at Mrs. Barbara Temple's door. His breath is hurried, his face is red, his manner is disordered. And we may be sure that these outward marks of confusion and annoyance convey only a very inadequate picture of the state of his reasoning faculties. These were indeed in that state of riot and darkness which in most cases is the acknowledged preliminary to Bedlam.

CHAPTER VII.

IN WHICH THE REVEREND ANTHONY BRENT GETS AS GREAT A FALL AS THAT WHICH WROUGHT THE FINAL RUIN OF HUMPTY DUMPTY.

STICK, gloves, and hat all held in one hand, the other hand already raised for the commencement of his speech, so the perturbed clergyman broke into Mrs. Barbara Temple's drawing-room. He saw what might have calmed his mind. The three girls were standing in a group admiring a drawing which Sibyl had just been buying, and their mother was deep in a novel. The girls looked up, and as the merry Rector was a favourite in the house, each fair face turned to smiles at sight of him. Such rays ought to have melted the angry man into kindness, but no influence, mild or stern, could have quieted him just then.

'Young ladies,' he said abruptly, addressing the graceful three, 'my business is with your mother—alone.'

This odd intimation, considering the excited manner in which he made it, meant, they thought, one thing only. Lightly they vanished from the room, but even in going they glanced significantly at each other; for the subject was so interesting that they could not delay an exchange of ideas even till they got outside the door. The Rector was going to propose to mamma!

Mamma thought so too. She was not often deceived, either by her eyes or her ears, but for once she fancied that the tremor in the Rector's voice, his flushed cheek, his alcoholic manner, were signs of a lover's uneasiness. Indeed, as to the manner, she without any hesitation explained it as arising from wine. It was still early in the afternoon, but Mrs. Barbara Temple was not angry. Teetotalism was not yet fashionable, and the little woman remarked to herself, 'They very often give themselves a fillip in that way before coming to the point. Pity when they overdo it;—and yet I don't know.'

The Rector might be flustered, but Mrs. Barbara Temple was calm and pleasant. She motioned him to a seat—not upon her own sofa, but close to it; and then, laying down her novel, she turned upon him with her most gracious air.

Automatically (so we say in this scientific age) he sat down, and, still to continue the scientific style, by the action of the law of gravitation, his hat, gloves, and cane, which he let go, went their different ways to the floor. He did not notice the fall, and Mrs. Temple began inly to compute how many glasses he must have taken.

'I hope he has not gone too far,' the prudent woman said to herself; and her hope grew less and less as the Rector regarded her with his red confused visage, saying nothing for quite a minute. Then he spoke.

'Mrs. Temple,' he said, 'I this morning received a tremendous lesson in the hollowness of the world!'

Mrs. Barbara Temple was not greatly skilled in metaphorical language, especially the pulpit sort; but as she knew that her visitor was not the sort of person to make researches into the interior of the physical globe, she had no great difficulty in understanding that he spoke of the human kind under this universal symbol.

'Well, well,' she said, shaking her head, 'that very often happens. The best thing is to be prepared for it. Don't expect too much of men and women, and you will learn to be good-humoured over their selfishness and hypocrisy. After all, are we much better ourselves? At any rate, let us keep our temper.'

She stroked her dress at these words, brushing off some imaginary dust, and looking up at the clergyman, she smiled.

'That,' the clergyman said solemnly, 'is a terribly frivolous view to take of so serious a subject.' Then, seeing the woman of the world elevate her eyebrows and smile more contemptuously than before, he added,

'Especially when the fault is our own.'

He looked at her so directly, and with such anger, that she was quite puzzled. This could not be the opening passage of an offer of marriage; and what could it be? Mrs. Temple, however, had faces and manners for all complications.

'Mr. Brent,' she said, with just the faintest sign of distance about her, such as could either be effaced or deepened according as the occasion required, 'I am afraid you are talking of something which I don't understand.'

'Mrs. Temple,' cried the over-excited little man, lashed up by his feeling so that he fancied himself a judge, and invested with a judge's rights, 'how old are you?'

For once in her cool self-possessed life Mrs. Temple was really dumbfounded. She looked at her visitor, but found no word to utter, and he, with an air of the most preposterous indignation and triumph, faced her, shaking his head, pursing his lips, and puffing at her in the most extraordinary style. At last she recovered herself. She was sorry to think it; but the Rector must be under the influence of wine.

'Mr. Brent,' she said, 'I think we had better take a walk in the garden.' She hoped in this quiet way to lead him to his carriage.

'No!' cried the hot little fellow, 'we shall not take a walk in the garden.' He sneered horribly as he repeated her words. 'You have deceived me, Mrs. Temple, shockingly!'

'Deceived you?' she cried, now with decided sternness in her voice. 'I am quite bewildered!'

'Is—it—not—true,' continued Mr. Brent, beating time to

each word, as if he were counting in a music-lesson, 'that—you—jilt—ed—a—gen—tle—man—a—bout—the—time—of—the—French—Revolution?' The astounding form of this question, and possibly some fact in her actual life which it brought to sharp memory, caused Mrs. Temple to change colour. But she was really too amazed to make any answer. Mr. Brent was now a kind of drawing-room red Indian, and in the exact frame of mind in which these children of Nature begin to feel for their tomahawk. 'And—did—you—not—lead—me—to—be—lieve—that—you—are—for—ty—five—and—no—more?' he demanded, still hitting his open palm as he emitted each monosyllable.

Amidst all her amazement Mrs. Temple could now see in what style she ought to treat the man, and so, rising with admirable composure, she made as if she would at the next word ring the bell.



'Mr. Brent,' she said severely, and she said no more. She looked striking; her diminutive well-knit figure opposite his, which was in a funny posture, suggestive enough of tipsy rhetoric, and her stern still face looking into his flushed and puffy visage.

'You cannot deny it,' he went on, a true illustration of the old saying, that whom the gods wish to destroy they first make mad. He might even yet have saved himself, if he would have fairly noted her aspect; but still he believed she trembled before him. 'Under that false impression I was actually going to have married you, in fact I might have married you, and not found out the truth till all was over!'

Mrs. Temple had by this time begun to get an inkling of the whole truth, and now, like the general she was, she prepared to crush the enemy. First she stretched out her hand imperiously, and signing to a small armchair,

'Sit down there,' she said.

Amazed in his turn, but quailing already, Mr. Brent obeyed. How he got safely seated is a mystery, for he never looked at the chair, nor lifted his eyes from her.

'When you first came into this room,' she said, in more imperious tones than before, 'I thought you were drunk. The next minute I thought you were mad. It took a little longer to show me that you are neither, but only impertinent.'

The little man gazed up at her open-mouthed, like a dying fish. All the strength of his fury was gone.

'How dare you ask me my age?' she now demanded, driving the question into him like a dagger. He, realising for the first time his own absurdity, made no answer.

'When did I tell you I was forty-five?' she asked, changing to a cold sarcastic tone. 'Tell me.'

'Well,' he stammered, 'I don't exactly know; but everybody said that was your age, and—and I'—he scratched his head with a pitiable air—'I supposed you must have told them.'

'O, then it seems it was not I that said so?'

'O no; it was not you.'

He made this admission eagerly, to show that he was ready to be civil. She went on, growing colder as he grew more confused.

'You spoke of marrying me; had you ever asked me?'

'No; I had not,' he replied, with a dismal expression of consternation. 'But I—I—I—fancied—'

'You fancied that you are so engaging that the only question is whether you ask or not. The lady's reply would be like the vote of thanks at your missionary meetings—it would go by acclamation.'

He hung his head. It was a new experience in life for poor Mr. Brent to have to sit silently by while the demonstration that he was an ass was quietly and logically worked out.

'Now, Mr. Brent,' she said calmly, 'let me enlighten you. You are an amusing chatterer, and you have a position in this place. I did not object to know you, and to be on easy terms with you. But as to marrying you, I should not have done it—not if you had knelt at my feet for a year. You are not agreeable to me. I don't think you would be agreeable to many women. You might find some who would marry you for your money; I tell you candidly I don't think you will ever meet a woman, be she twenty-five, or forty-five, or seventy-five, who would marry you for yourself.'

'Mrs. Temple,' the miserable man said, now thoroughly abashed, 'I feel I have made a great blunder. Had I not better bring this visit to an end?'

'Not unless you wish it,' she answered. 'We can change the subject, that will be sufficient.'

It was the quintessence of contempt, and reduced him to the station of a buzzing fly, which need not be killed if it ceases to make itself disagreeable.

She rang the bell, and until the servant appeared she allowed the clergyman to enjoy his situation in silence.

'Send the young ladies here,' she said.

Poor little Mr. Brent hung his head low indeed, as the girls came back. Suppressed fun and curiosity were in their every feature; but schooled in self-possession by their mother, they were careful to appear as far as possible unconcerned.

'Girls,' the little lady said, looking upon them with eyes of fire, 'Mr. Brent has been here on a curious mission.'

He looked up at her, appealing for mercy, and she returned his look with an expression which he believed denoted that mercy was out of the question.

'He has been interested about an old woman in this parish of whom he heard much that was favourable. He was going to make her a parish annuitant; but, fortunately, before he committed himself he was told certain facts about her. He learned that she had misconducted herself at the time of—the French Revolution, was it not, Mr. Brent?'

He could not answer. He looked at her, petrified and dumb.

'Mr. Brent has been very cautious,' she went on; 'he has not told me the name of this old woman. I don't really think, girls, her history—or the business Mr. Brent called about—concerns you at all. But still I thought I would like to ask you if you have heard of any old woman in this parish who is very old, and tries to seem very young, who misconducted herself during the French Revolution?'

'Never heard of her,' the wondering girls called out all together. 'Don't you know her name?'

'You see, girls,' she answered, 'Mr. Brent is so very discreet, that he never makes a blunder. He can hear everything and say nothing. As I said, it does not concern you, nor me either, only Mr. Brent thought it did. We shall not speak of the matter again. Now, Mr. Brent, shall we have our little walk in the garden?'

He rose with them, trying to find a word which might enable him to play the part she assigned him; but none came. Only as they descended the flight of steps into the grounds he managed to whisper in her ear, '*You are the cleverest woman I ever knew.*'

She turned upon him with a look full of meaning.

'My good man,' she whispered back, in accents of the utmost scorn, 'don't trouble yourself to say what I am. *You are a great fool!*'

(To be continued.)

THE ROMANCE OF BANKING.

If we look at banking on the practical side, it appears to be a very literal and prosaic business; but there is such a thing as the poetry of wealth, a certain amount of imaginativeness and romance that clings to day-book and ledger, and an infinite amount of adventure and incident such as must belong to all human interests, even when they possess the solidarity of banking. Indeed, as one reads the records of banking which are scattered about in various publications—books, lives, evidence, Hansard, magazine literature—the impression of solidarity wears off; the changes and chances become apparent; love, ambition, madness, rascality, intrigue, adventure, come out as conspicuously as in the cognate fields of war, law, and politics. Modern fiction has been especially fond of dealing with bankers—we remember the Newcomes of Thackeray and the Sidonia of Lord Beaconsfield—but, as usual, real life leaves fiction far behind, and authentic history transcends the legendary and fabulous.

Then the business of banking extends through an immense gamut, using all the scales. Sometimes the bankers are the companions, in some cases almost the equals, and in others more than the equals, of princes; and at the other end they are pawnbrokers and retailers. There is Fuggers entertaining Charles V., and burning all his bills as a more than royal present; and there is Jemmy Wood of Gloucester dispensing cheese and small

groceries across the bank counter. There are Baring and Goldsmid helping Pitt; and the Rothschilds, of truly catholic mind, helping every one whose security is indisputable. Think of Nathan Rothschild hovering one day over the outskirts of the field of Waterloo, if that celebrated banking legend be true, and a day or two after leaning in deep dejection against one of the pillars of the Royal Exchange, as if the English had lost the battle! Then we have the two great banking heiresses of our time, the heiress of the house of Coutts and the heiress of the house of Jones, Loyd, & Co., whose matrimonial fortunes have in their time excited such a keen interest in London society. Even the Old Lady of Threadneedle-street has had her adventures at times. She has had her confabulations with Ministries and her conflicts with joint-stock companies. On a certain disastrous evening, unless some boxes of old one-pound notes had turned up, the venerated old lady must have breathed her last. One tradesman is able to found a bank because farmers, afraid of highwaymen, insist on leaving their ready money at his house. Another banker is enriched because deposits, never called for, are swept into his private coffers. Now and then an immense forgery is made upon a bank; and once or twice a burglary upon a colossal scale is achieved, and a great deal of loot is taken away. One great banker, Henry Fauntleroy, is found guilty, on the evi-

dence of his own handwriting, of having committed forgery to the extent of hundreds of thousands of pounds; and a whole firm, Strahan, Paul, and Bates, go off into penal servitude. A number of tragic stories may be told of banks that have destroyed themselves by reckless speculations, and others that have been causelessly destroyed by insensate irrational 'runs on the bank.' One great banker, Samuel Rogers, is a poet and a very prince of conversationalists; another, like George Grote, is a wonderful Greek scholar and a very prince of historians; another, like Prescott, becomes a great authority in literature and history; another, like Sir John Lubbock, is in the very highest ranks of statesmen and men of science. Moreover, it is a popular mistake that banks are limited to the hardest, driest, and most practical details. The liberality of banks, and the delicacy with which that liberality has been dispensed, are proverbial; and there are some banks that have actually failed owing to an excess of generosity to their customers. We believe that even this scanty collection of instances, some of which we will presently expound, will suffice to prove that there is such a thing as the Romance of Banking.

We have all of us heard that Lombard-street was so called from the Longobards, who first brought banking into London, 'city of ships;' meaning by these Longobards, the Italian merchants of Venice, Genoa, Lucca, and Florence.* It may, however, be safely assumed that the children of Israel anticipated even the Longobards in these

transactions. We have heard it said that we have an example of banking in the time of St. Peter, who 'lodged with one Simon a tanner.' In the last volume published of *Bampton Lectures*, by the Rev. Mr. Hatch, we read: 'The bishops and presbyters of early days *kept banks*, practised medicine, wrought as silversmiths, tended sheep, or sold their goods in open market. The chief existing enactments of early councils on the point are that bishops are not to huckster their goods from market to market, nor are they to use their position to buy cheaper and sell dearer than other people.' Up to the present time many persons carry on their banking in combination with other kinds of business. At the present moment one may go into Twinings' bank and buy very good tea across the counter. Many other banks besides Twinings have begun with tea dealing.

The great business people this way have been goldsmiths, who speedily and naturally developed into bankers. Bank-notes arose from receipts for goods or money deposited with the goldsmiths, and eventually these notes circulated freely like money from hand to hand. Banks, however, are omnivorous of business. They purchase or come into possession of all sorts of properties. They become owners of railways; they build docks, warehouses, and whole towns, canals, manufactories, mines, &c. For instance, the firm of the Barings bought up an immense territory surrounding the lake, on an island of which the city of Mexico is built. The firm thought it best to get rid of their purchase. The West of England Bank, very much to their discomfiture, became largely interested in one of the Glamorgan-

* The word *bank*, it should be observed, is a German word; *Banck*, signifying a heap, a common stock or fund. Lord Bacon, in his essay on *Usury*, uses the word in the above sense.

shire coal mines. The Thellusson property got into the Court of Chancery, whence it was very skilfully manipulated, and all its intended growth entirely stunted. It is said that the banker's wife died of a broken purse. Mr. Frederick Martin, in his *Banking Sketches*, mentions the case of the famous Jemmy Wood, the miser, of Gloucester, as a parallel case of a great property dissipated through litigation. Mr. Martin, however, is not quite accurate. A considerable proportion of that property came into possession of Sir Matthew Wood, the father of the ex-Lord Chancellor, Lord Hatherley, who closed his long and honoured career only the other day. Lord Hatherley has obligingly informed the present writer that his father was no relation at all to the 'Jemmy Wood' of Gloucester; he had a great respect for the illustrious alderman's character, and there was an entire similarity in their political opinions. In the recent *Life of Lord Campbell* we read: 'My greatest fee, while at the bar, was for arguing the case before the Privy Council on the will of James Wood, of Gloucester—one thousand guineas, with very large refreshers. Since I left the bar, my client, who succeeded, has made me a present of a candelabrum worth as much. The stake for which we contended was above a million.'

A curious interest attaches to Jemmy Wood's bank. It was the oldest private bank in the country, and its site is now one of those joint-stock banks which are the marvel of modern times. A hundred years ago all the banks were private banks, except the Bank of England. Yet that acute thinker, Adam Smith, had declared his appreciation of such banks long before they were

formed. 'The constitution of joint-stock companies,' he wrote in the *Wealth of Nations*, 'renders them in general more tenacious of established rules than any private co-partnership. Such companies, therefore, seem extremely fitted for this trade.' For a long time, however, their number was extremely limited, and they could not be carried on within sixty-five miles of London. The site of Wood's famous bank is now occupied by the Gloucester branch of the National Provincial Bank of England. This is now one of the most famous banks in the country, and has a remarkable history belonging to it. Like many great undertakings, it did not prosper much at first. Several of the local banks of this great corporation did not prove remunerative, and were given up. It will be remembered that this was also the case with some of the branches established by the Bank of England itself. The Bank of England established one of its first branches at Gloucester; but it did not pay, and was given up. In course of time the National Provincial, second only to the London and Westminster, has made its way, and the land, so to speak, is covered by a network of its branches. The report of last year, now before us, gives enormous figures. The subscribed capital is twelve millions. The total assets are close upon thirty-three millions. The dividend distributed was nineteen per cent, free of income-tax. A sort of special interest clings to the Gloucester branch that has taken the renowned place of Jemmy Wood's; and we have reasons for knowing that the best traditions of banking are carried out by this great company, and that liberality and skill are combined with the severest fiscal principles.

The most primitive kind of banking was carried on by this *Jemmy Wood* in *Westgate-street, Gloucester*. He kept a shop which, in some respects, was little better than a common chandler's shop; but, as in the case of the modern 'emporium,' everything was sold, 'from a mouse-trap to a carriage.' He carried on his business as a banker at one end of the shop, and the whole establishment was managed by himself and two clerks or assistants. Many are the celebrated banks that have arisen from the most lowly beginnings. In primitive times the landlord of the inn often turned his bar into a kind of clearing-house for the convenience of his customers. The rise of a great banking-house in the north is identified with the history of *Mr. Thomas Mottram*, who kept a house-of-call on *Cock-pit-hill, Manchester*, or rather it was his wife's bank. People used to call it, not *Mr.*, but *Mrs. Mottram's*. Whenever customers came in they always went direct to the lady, who kept the keys and took charge of the moneys. *Mottram*, a small, quiet, easy-going man, always stood with his back to the fire, and his shoulders against the mantelpiece. He and his wife lived to drive down every morning to his own bank, in his own carriage, drawn by a pair of beautiful bays. There has been an interesting picture drawn of the interior of a very famous bank. 'At no time, perhaps, did the famous old place present an aspect more thoroughly ingenerate, self-contained, and characteristic than in the depths of winter, when lighted up, as was the custom, even long after the general employment of gas, with its well-remembered huge dip candles, standing each in a sort of thin pyramid filled with sand.' The

history of the rise of the firm of *Smith, Payne, & Co.* is very similar to that of the *Mottrams*. There was a draper in the midland counties who had a large connection among the neighbouring farmers. It was in the vicinity of *Sherwood Forest*, and there was at this time a great deal of alarm, not ill founded, on the subject of highwaymen. The farmers used to leave their cash with a draper, who, with a fine natural instinct, hit upon the first principles of finance—of buying with ready money, and of giving accommodation, on security, to those who wanted it. When he began to allow interest to his depositors money largely flowed in upon him, and *Mr. Smith* became a regular banker. He opened a second bank at *Lincoln*, and then a third at *Hull*, and, forming a connection with *Mr. Payne*, of *London*, established an immense business in that city. The *Prime Minister* made the head of the house a peer, and a wag, visiting his seat at *High Wycombe*, chalked on his door:

'Bobby Smith lives here;
Billy Pitt made him a peer,
And took the pen from behind his ear.'

Many are the stories of the adventures and perils of bankers in the old times. If their customers feared robbers, they might do the same with equal or greater reason. Here is the story of an attempt to rob a banker's clerk. We take it from *Lawson's History of Banking*:

'At the latter end of the year 1825, and during the panic, a clerk was despatched from a house in *Lombard-street* with 10,000*l.* in notes, for the relief of a country banker in *Norfolk*. The clerk travelled by the mail-coach, with the notes done up in a blue bag. On leaving *London* he was pleased to find himself alone in the coach with such a valuable parcel. At

Stratford two men, muffled in great-coats, got in, and immediately began making remarks aloud, and whispering to each other about the parcel. The clerk, who was beginning to get very nervous, began to whistle, and pretended to be very merry. "You seem very merry, but surely you can put your parcel on the seat; it must be very valuable, or you would not hug it in the way you do." On his refusal to do this, their manner instantly changed; and the clerk began to think they knew the contents of the parcel he was carrying, and meant to murder him and run off with it. He was confirmed in his suspicion when he heard one of them say, "Not yet; wait till we get out of Baintree." On arriving at that place he got out of the coach; for he felt that he could go no further in such company, and insisted upon being shown to the house of the banker, who was in bed. Directly he saw him he threw the parcel at his feet, exclaiming, "Thank God it is safe!" and immediately fainted. It was afterwards ascertained that the men, who were unknown in that part of the country, got out of the coach about three miles from Baintree, not stopping at a village or even a house. On alighting they swore dreadfully at the guard, and walked away. It was then about one o'clock in the morning.

The well-known story of 'The Box of Spanish Juice' may also be given:

'A Liverpool banker, who was in the habit of collecting defaced notes, used to send them up to London every fortnight in a box. He usually collected about 1000*l.* a week, so that the box generally contained about 2000*l.* This method of sending the notes to town

was adopted to save postage; also, to deceive any thieves who might be on the look-out for plunder, the banker wrote on it, in legible letters, "Spanish Juice." It was always directed to a chemist in Plough-court, Lombard-street, who regularly, every morning after its arrival, handed it over to the banker's clerk, who invariably called for it. But one Monday morning it arrived the same as usual, to all appearances, but, on being opened, was found to contain nothing but shavings. At some stage of its journey the box must have been opened, and the notes abstracted. On inquiry it was found that the box arrived safely at the inn, and was placed with other packages, which had come by the same conveyance, in a room ostensibly guarded by a watchman. It is supposed that, during the absence of this functionary, the thief or thieves committed the robbery. This was afterwards found to be true, although it was stated that the watchman had connived at it.'

Those, indeed, were fine old-fashioned days, which have altogether altered. There was then a nice distinction, now altogether obliterated, between the east and west of Temple Bar. The old-fashioned banker used to go to his office so punctually that you might set a town clock by him. When he dined at club or hostel he used to observe the manners of his customers, and, if he thought them extravagant, he showed them little mercy in 'the shop' or the 'sweating-room.' He would stay in the office till the accounts were balanced; and we have known of clerks being kept up for hours until the error of a penny could be rectified. Old Simeon of Cambridge gave a man 20*l.* to detect the error of a penny in his accounts. The old-fashioned

bankers were the men who kept up to the last the powder and pig-tail, the top-boots and knee-breeches. The half-holiday was an institution totally unknown. The country bankers sent up to town heavy parcels by Pickford's vans, a guard with a blunderbuss keeping watch over them. In those days of expensive postage it was a great object to send letters by private hands. A Manchester bank calculated that it saved the pay of two clerks by this system. If any of their customers were found to have booked places at the coach-offices it was soon arranged that they should take letters to town. Sir Rowland Hill's innovations have nowhere been more efficacious than in the province of banking. The banker in old times never concerned himself with literature. He would be regarded as going to professional perdition. He would be looked upon as the Cambridge candidate for honours who falls in love or betakes himself to poetry. When the news came to Lord Chief Justice Ellenborough that a young banker named Rogers had just published a poem on 'The Pleasures of Memory,' he exclaimed, 'If old Gozzy'—alluding to the respected head of the firm with which he was banking—'ever so much as says a good thing, let alone writing, I will close my account with him the next morning!'

An absurd story is told of an old banker, of a single pint of porter being invariably placed at the bottom of his staircase for his laundress. In course of time the pint was exchanged for a pot. A customer forthwith remonstrated with him: 'I must say, sir, that if you go on *doubling your expenditure* at that rate, it may be time for your customers to look after their balances.' The legend

goes that the banker meekly accepted the rebuke, and promised amendment. The character of banking has considerably altered since the old days. A great deal of the small banking has been absorbed by the savings-banks. The banks do not concern themselves with the personal histories of their customers as they did. It is to be said that, while the London banks are mostly occupied with bills, the old genuine banking business is chiefly carried on by the country banks. A large proportion of the customers systematically overdraw. One day a witness, being examined in a law court, stated that he had accounts at six or seven banks. 'What is the use of banking at so many places?' asked the judge. 'To overdraw, my lord,' was the candid reply. In old days the over-drawing was only done on good security and for special reasons. Old Lefevre, the father of the famous Speaker, a principal partner in Curries & Co., noticed an overdrawing customer at the counter, and gave him a lecture. 'Mr. Smith, you and I must understand one another something better than we seem to do. I am afraid you don't know what banking is; give me leave to tell you. It is my business to take care of *your* money; but I find that you are always taking care of *mine*. Now that is not banking, Mr. Smith; it must be the other way; I'm the banker, not you. You understand me now, Mr. Smith, I'm sure you do.' Where there are indisputably large properties money is always forthcoming. 'Whether I have got five thousand pounds in my bank, or whether I owe them five thousand, I do not exactly know,' said a large-estimated friend one day; 'but I know, first, that, if I owe them the money, they will get good interest;

and next, I know that they know far more about my property than I do myself'

A very instructive history might be written of the battles of banks. A whole volume might easily be devoted to the history of the Bank of England. Of that dreadful December of 1825, Mr. Harman said: 'The timely issue of the one-pound notes worked wonders, and it was by great good luck that we had the means of doing it; for it happened that an old box, containing a quantity of one-pound notes, had been overlooked, and they were forthcoming at the lucky moment. This, as far as my judgment goes, saved the country.' The state of affairs is thus described by the Deputy-Governor of the Bank: 'On Monday morning the storm began, and till Saturday night it raged with an intensity that it is impossible for me to describe; on the Saturday night it had somewhat abated. The Bank had taken a fierce and deliberate resolution to make common cause with the country, as far as their humble efforts would go; and on Saturday night, it was my happiness, when I went up to the Cabinet, reeling with fatigue, to be able just to call out to my Lord Liverpool, and to the members of his Majesty's Government, then present, that all was well. Then, in the following week, things began to get a little more steady; and by the 24th, what with the one-pound notes that had gone out and other things, people began to be satisfied; and then it was, for the first time in a fortnight, that those who had been busied in that terrible scene could recollect that they had families who had some claim on their attention.' There are few banks which have not in their time weathered fierce storms, and not a few that have

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succumbed to them. Even the great house of Jones, Loyd, & Co. once suspended payment, but it was only for a single day. Very often a banking house has been shaken to its foundation by a conspiracy, or some vile combination. The fall of the Agra & Masterman Bank, in 1866, is supposed to have been brought about by malice. There are many stories of a similar kind in banking literature. The history of panics would be a very curious one, and not reflect very much credit on panic-stricken communities. Sometimes bankers themselves have closed their doors in a fit of panic. Thus we read: 'The complexion of the larger accounts, three or four of which were a great deal overdrawn, so alarmed Mr. Crewdson, that he insisted on winding up. Nothing availed, and he closed the doors. There was no failure for stoppage, no rumour of anything wrong; the business was simply discontinued; every demand was met; every account discharged in full.' Another remarkable incident of a similar kind was when the Consolidated Bank stopped in May 1866. The bank was at the time perfectly solvent. The *Times* said it was 'one of the most extraordinary errors ever committed by men of business intrusted with the property of others.' After six weeks' suspension the bank was reopened, every demand being met, with interest. One bank was lost in a very curious way. Two of the directors went up to the Bank of England, and took with them one hundred thousand pounds in securities in a carpet-bag. In some extraordinary way the valuable bag was lost. It was recovered, indeed, with the precious contents untouched; but in the mean time an irreparable mischief had been done. It is curious to note

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how there are dim portents and presages, the vaguest of vague rumours, the rising of a little cloud no larger than a man's hand, a slight rise in the price of corn, a slight fall in the value of securities, and then the genius of the astute financier comes to the front; he steers safely amid the rocks and reefs; he saves his own capital, and, if we may be excused the repetition of some absurd puns, like Pharaoh's daughter, he even finds a little profit by the rushes on the bank.

In times of severe panic people have been known to refuse Bank of England notes, and prefer local notes. In country districts of Scotland, the old one-pound notes were greatly preferred to sovereigns. It is said that when there was a run upon the Bank of England in 1765, the device was resorted to of paying the country people in shillings and sixpences. One acute Manchester firm painted all their premises profusely, and many dapper gentlemen were deterred from approaching the counter. A story is told of Cunliffe Brook's bank. When there was an impetuous and unreasoning rush for gold, Mr. Brook obtained a number of sacks of meal, opened them at the top, put a good thick layer of coin upon the contents, then placed them untied where the glittering coins would be manifest to all observers. One bank procured a number of people as confederates, to whom they paid gold; then slipped round again to a back door and refunded it, and thus the effect of a stage army was produced. At another bank, the chief cashier himself examined every note with the most searching scrutiny, holding it up to the light, testing the signature, and making believe that, on account of alarm as to forgery, there was

need of the most scrupulous care. When he had completed his pretended examination, he handed the note to one of his subordinates very deliberately, with, in slow and measured terms, 'You may pay it.' Other plans were to pay the money very languidly, counting it twice over, so as to be sure the sum was right, and to give a sovereign short, so that the customer should complain, and the counting have to be done over again. At one of the banks peck measures inverted were placed in the windows facing the street, a pile of gold upon the top, after the manner of the fruit exposed to sale at street corners in the summer. At another the coin was heated in shovels over the fire in the parlour behind, and handed out as 'new' at a temperature of 300° Fahr. The clerk in charge, accommodating his phraseology to the occasion, cried out loudly every half-hour, 'Now, Jim, do be gettin' on with them sovereigns; folks is waitin' for their money.' 'Coming, sir, coming,' was the ready reply; and the 'folk' thought the power of production boundless. It is always the simple-minded and the uninformed who constitute on such occasions the chief portion of the throng, just as the people who go to extremes are the half-educated ones. The crowd were easily persuaded—the proof that all was right was burning their fingers.*

We will now take a glance at the romantic personal histories belonging to so many of the banks. I do not know what bankers Disraeli meant by the Neuchatels. I do not say that he ever intended us to know. He drew his portraits, and would blur them at once with the deliberate purpose

* Grindon's *Manchester Banks and Bankers*. (Manchester: Palmer & Howe, 1877.)

of making them indistinct. In some respects the Neuchatels are like the Rothschilds, but in others like the Thellussons. He speaks of the jewels and treasures deposited with the Neuchatels at the time of the French Revolution by alarmed proprietors and capitalists in other European States. 'The Neuchatels thus had the command for a quarter of a century, more or less, of adventitious millions. They were scrupulous and faithful stewards; but they were doubtless repaid for their vigilance, their anxiety, and often their risk, by the opportunities which these rare resources permitted them to enjoy.' Disraeli showed the nation the kind of banking operation by which such people as the Neuchatels make their money. When he bought for the country the shares in the Suez Canal the Rothschilds advanced the necessary millions; and for this operation, which did not involve the slightest risk, they received more than eighty thousand pounds. The great statesman, at the same time, did a fine financial stroke for his country, worthy of any banker; for Mr. Gladstone was able to state in the House of Commons lately that those four millions were now worth double the money to the country in the open market.

The firm of Jones, Loyd, & Co. has a very romantic history. This bank is now amalgamated with the London and Westminster. It may be said to have commenced in a love affair between a young Dissenting minister of Manchester and the daughter of a leading member of his congregation. Mr. James Loyd preached so eloquently in his Welsh chapel that Mary Jones fell in love with him. Her father was a great man at the Welsh chapel, being both banker and manufacturer. On one occa-

sion he, or some other merchant, was so pleased with the young preacher, that he presented him with a five-pound note; and the minister, in thanking him, said he would be happy to pray for him on the same terms every Sunday morning. The young people, fearing that the father's consent could not be secured, were secretly married. The father-in-law was reconciled to them; but he thought that he could do a better thing for his new son-in-law than let him continue in the preaching business. Nonconformist ministers have a great advantage over the Anglican clergy, in that they may go into trade or business, or sit in Parliament if elected. Mr. Loyd became his father-in-law's partner, and went to London to open a metropolitan branch of the business. He proved to be the very man for a banker—eminently sagacious, clear-headed, and honourable. The Manchester firm regularly drew on the London firm; and for some years 'Jones upon Jones' was a well-known commercial phrase. For many years he was the head of the business, which was transferred in 1864 to the most wealthy bank in the country, the London and Westminster, that led the way in those joint-stock enterprises which Sir Robert Peel declared formed one of the greatest discoveries of modern times. In 1844 Lewis Loyd had purchased Overstone Park, four miles north-east of Northampton—a thousand or fifteen hundred acres—where he resided until 1858. He bequeathed three millions of money, the result of banking and of successful speculations in Government stock. He left an only son, Samuel Jones Loyd, who was, two years afterwards, made Lord Overstone. This nobleman is the greatest living authority upon the subject of

banking. The study of his publications and of his evidence before parliamentary committees is most interesting and instructive. 'Since Ricardo,' writes M'Culloch, 'no writer upon currency has combined the same wide range of theoretical and practical information as Lord Overstone, or has been so well able to detect plausible fallacies, and to elicit and illustrate true principles, however obscured by sophistry, prejudice, or interest.' In the well-known work, *Great Governing Families of England*, by Messrs. Sanford and Hatton, the author writes: 'The chief of the new commercial aristocracy is supposed to be Lord Overstone, one of the wealthiest subjects in the world, his fortune being estimated at five millions.' An only son himself, he had an only daughter, married to Colonel Loyd-Lindsay. An interesting letter from the present Lord Overstone, written soon after his accession to the business, has found its way into print. He gave the clerks of his establishment a present of a thousand pounds. Very often the faithful servants of a bank have a kind of feudal loyalty to their chief. The bankers, indeed, have done good service in discrediting the miserable idea of their clerks being so many 'hands.' They have shown examples of that best kind of co-operation, where the chiefs and dependents work harmoniously together, often meeting in neighbourly fashion at the great man's house; and the instances are not rare in which the faithful servant, who recalls Eliezer of Damascus, has been admitted as partner into some share of the business which has largely prospered under his care.

The house of Coutts & Co. has a very interesting history. A very great banking heiress is the

Baroness Burdett-Coutts, whose recent marriage with Mr. Ashmead Coutts-Bartlett excited so much attention. The kindly and popular Baroness is—or was until recently—the head of the great banking firm of Coutts & Co., and was popularly supposed to draw a hundred thousand a year from the business. Mr. Coutts married, for his second wife, Miss Mellon, the actress, to whom he left his entire fortune—about a million of money. Mrs. Coutts, left a widow, married the Duke of St. Albans; but, in her marriage settlement, this vast fortune was left entirely in her own power. She thought that she would best carry out the wishes of her husband, who had made the money, by bequeathing it to his favourite granddaughter, Miss Angela Burdett, the daughter of the famous Sir Francis. An infinite amount of this money 'has wandered, Heaven directed, to the poor.' Child's Bank was once represented by a lady, who became Countess of Westmoreland, and afterwards by her daughter, who became Countess of Jersey. On certain state occasions Lady Jersey dined with the bank officials, and took the head of the table.

The history of Coutts's Bank shows how much may be done by a discriminating liberality. Old Coutts heard, one day at a dinner-party, from the manager of a City bank, that a nobleman had applied to his house for the loan of thirty thousand pounds, and had been refused. At ten o'clock at night he started for the peer's house, and saw his steward. He explained his business, and said that if the nobleman would call upon him the next morning, he might have whatever he wanted. On the next morning, when the noble lord called at the bank, Mr. Coutts handed him thirty

notes of a thousand pounds each. 'What security do you want?' asked the peer. 'I shall be satisfied with your note-of-hand,' was the reply. This was given; and the nobleman said, 'I shall only want for the present ten thousand pounds of the money; so I will leave twenty thousand pounds with you, and open an account.' Some time afterwards the nobleman sold an estate for two hundred thousand pounds, which he deposited with Coutts's. Nor was this all. He told the anecdote to his friends, and also to George III. The King was so impressed with the story that he himself deposited a large sum with Mr. Coutts. The King withdrew his patronage, however, when Coutts supported Sir Francis Burdett in his contest for Middlesex with immense sums, and transferred his account to another banker, who failed; and we cannot help thinking that in this instance his Majesty was served quite right.

The Barings have been among the most famous of English bankers. They are of German stock. There is a kind of ecclesiastical flavour about them. Their English founder was a Bremen pastor, who settled in this country. His grandson married the niece of an English archbishop. One of his descendants became Bishop of Durham. The money was originally made in the rich profitable clothing business of the west of England. Going into the old-fashioned church of the pleasant Devonshire town of Ashburton one day, we were greatly interested by the Baring monuments. Ashburton gave a title in the peerage to the chief of the house of Baring. It has been a rule in the house that when any one of them has got a title he goes out of the business. Sir Francis Baring, the first great banker, who, dying

in 1810, left a fortune of two millions, had three sons—Thomas, Alexander, and Henry. Thomas, succeeding to the baronetcy, gave up the business. Henry had rather a romantic reputation as a lucky gambler, who was frequently able to break the bank of a gambling-table. He was the amazement of beholders, when he would sit down at a gambling-table at the Palais Royal—before such tables were happily abolished—with piles of gold and notes before him. The reputation of a successful gambler was hardly suited to the intense respectability of the firm, and Mr. Henry was induced to retire from the business. Alexander Baring, often known as 'Alexander the Great,' sustained and extended the fortunes of the house. He went to America; and there the richest banker in England married the daughter of the richest citizen of the United States. One of his gigantic transactions possesses an historical importance. After the conclusion of the great European war he paid down a sum of 1,100,000*l.*, by which France was freed from the occupation of Russian, Austrian, and German armies. 'There are six great Powers in Europe,' said the Duc de Richelieu—'England, France, Russia, Austria, Prussia, and Baring Brothers.' In 1835 he was made Lord Ashburton. Two of his sons held the title, and each successively retired from the business. The head of the firm, Thomas Baring, became Chancellor of the Exchequer in Lord Melbourne's ministry; and another member, Lord Northbrook, has been Governor-General of India.

The account of the fortunes of the Barclays' Bank is very interesting. They are descended from the famous and intrepid Quaker, whose *Apology* for his order is one

of the most celebrated of our severer classics. David Barclay, a linendraper in Cheapside, established his brother Robert as a banker in Lombard-street. That house in Cheapside was a famous one in its day; it was the house from the windows of which members of the Royal Family used to watch the procession on Lord Mayor's-day. This was the case with no fewer than six reigning sovereigns, from Charles II. to George III. The son of the famous Quaker had received the three first Georges. There is a very pretty letter in existence from a daughter of David Barclay, describing the reception of the Royal Family in the counting-house, which had been turned into a parlour. Another version of the Barclay connection with Royalty is, that the King went in state to the City on a Lord Mayor's-day, and one of the horses of the royal carriage became quite unmanageable in Cheapside, opposite the shop of Barclay the linendraper. The worthy Quaker, perceiving this, descended into the street, and said, 'Wilt thou alight, George and thy wife Charlotte, and come into my house and view the Mayor's Show? When the King left his house he said, 'David, let me see thee at St. James's next Wednesday; and bring thy son Robert with thee.' When David Barclay and his son Robert approached the royal presence, the King descended from his throne and gave his Quaker friend a hearty shake of the hand. The King asked David what he intended to do with his son, and said, 'Let him come to me, and I will provide him with honourable and profitable employment.'

The Quaker. 'I fear the air of the Court of your Majesty would not agree with my son.'

The King. 'Well, David, well, you know best, you know best;

but you must not omit to let me see you occasionally at St. James's.'

The banking proved as honourable and profitable as any employment which the King could have given. It may be said that the Quakers seem a people of peculiar aptitude for banking. They support each other, and also win much public support. It is curious to observe how often bankers' business falls into cliques. Some houses are especially in territorial interests; others in trades; others in Levantine business; others in Ottoman and Egyptian interests; and so on through all the cycles of all the countries.

The firm of Thellusson was a very famous one. This was, we believe, the firm which Dickens had in mind, in the Telfson Bank, in his *Tale of Two Cities*. This bank had a very close connection with Paris. An immense number of the customers were French. Peter Thellusson had belonged to the Paris firm of Thellusson & Necker; this Necker, first clerk and then a partner in the business, being the great financial minister, whose wife was the first love of Edward Gibbon. He migrated to London, and established a bank, which grew up to vast proportions in connection with the Paris house. The will of Peter Thellusson is one of the most memorable of legal documents. After leaving modest fortunes to his wife and sons and daughters, he directed his property to accumulate until their descendants should become, under certain conditions, the most opulent of private individuals. Failing such descendants, the money was to go to pay off the National Debt. It is only fair to say that we have heard of an explanation which would go a considerable way towards giving a different version of Thellusson's character and bequest. Many of his cus-

tomers were *émigrés*, or unfortunate nobles who had perished by the guillotine in Paris. Great obscurity hung over the fate of many, and it was uncertain how far they or their representatives might turn up to claim deposits. Thellusson's desire was that there should be abundant funds to satisfy every such claim to the utmost. On the other hand, it may be argued that it was simply the design of the old banker to make the ultimate possessor of his bequest the richest man in the world. He was to have inherited at least twenty millions. The annual income, however, was pretty generally divided among the lawyers; and an Act of Parliament has rendered any such accumulations very nearly impossible.

The field of history and anecdote opened up by banking involves the subject of cheques, a favourite topic with John Stuart Mill, which alone needs a paper. Sometimes a cheque may be presented which would more than exhaust the available cash in the bank, which a judicious manager would of course desire to keep as low as possible. We have known, for instance, of a cheque being given for nearly half a million of money. A cheque, however large, and however unexpected, causes no embarrassment to a good house that is prepared against all contingencies. What the banker does is simply to write a cheque of his own upon the Bank of England. We will at this point advert to one or two principles which underlie the whole system of banking in our days.

Indeed it may be said that all the principles of banking lie pretty well in a nutshell. A few axioms and postulates determine the whole science. Notes are not money; they are only the repre-

sentatives of value. Indeed we may say paradoxically that even money is not money; gold is the representative of labour. The bank-note simply represents gold. It is simply the representative of a representative. Gold itself is only a commodity, like corn, wine, or wool, or any other commodity. All the disasters of banking have been caused by losing sight of this simple economical law. The business of a banker is the most profitable, and in some ways the easiest of businesses. He is the only business man who lives on the profits, not of his own business, but of the business of other people. He is the guardian, not of his own money, but of the money of other people. There are a number of people who delight in making heavy deposits with their bankers. They like the idea of a heavy floating balance. People might be mentioned who like to have a hundred thousand pounds at their bankers'. The banker knows that only a certain amount is necessary for his purposes, and he trades upon the balance. His whole system is a trade upon balances. So it comes to pass that the whole successful conduct of a bank depends much more upon moral power than upon intellectual ability. In the long-run good principle everywhere surpasses mere ability, and this is especially the case in banking. Honour is the very breath of its life.

The history of financing sufficiently shows what rocks ahead there are in finance. There is no doubt but liberality is the great rock ahead of many bankers. Every banker receives applications for assistance, which, from a business point of view, are entirely unacceptable. No banker ought to allow kindly personal feeling to get the better of his judgment. He is not only deal-

ing with his own profits, but he is also the trustee of the money of other people. He should have nothing to do with 'bulls,' 'bears,' and 'lame ducks.' He should set his face against every speculation which does not partake of the nature of an investment. He must learn that most difficult of all arts, the art of saying 'No.' It has been said indeed that the golden rules of banking are reducible to three: first, to say 'No' when you ought to say it; second, never to change your mind when you have once said 'No'; third, never to throw good money after bad. Yet even among bankers there are as remarkable instances of reckless speculation as among their customers. A few great banks have fallen victims to the predominant influence of some daring speculator, who has persuaded the proprietors to stake the credit of their house on some visionary scheme. Many extraordinary advances in enterprise and social improvement have been made through the liberality of bankers; but in some instances they were before their time, and in others they were altogether unfortunate. We may mention one instance which has its place in railway history. Ravenscroft, the banker, advanced enormous sums on a scheme for running steam-carriages on ordinary turnpike-roads. A hundred thousand pounds was spent in developing this idea; but it all came to nothing. The experiments were made at midnight, to avoid observation; but they carried consternation and dismay into the neighbourhood. On one occasion an engine dashed through a hedge into a turnip-field, where it lay for several months, for no one claimed it during that time. The road engine attained a speed of eighteen miles an hour; but the

noise was voted a nuisance, and in addition to their heavy losses the promoters were subject to constant threats of prosecution. Both the scheme and the bank that supported the scheme utterly collapsed. In an old history of banking we met with a list of schemes that in their day had received financial support. They were often of the most extravagant and insensate kind. They seemed to exhaust the possibilities of human error in practical, or rather impracticable, matters. These, however, after all, are only excrescences in the immense body of sound business of that people whose merchants are princes, and their traffickers the honourable of the earth, and that writes on the pediment of the greatest Exchange in the world, 'The earth is the Lord's, and the fulness thereof.'

The system of banking is a tree of enormous growth, which has implanted its fibres throughout the country; and if it were possible that it could be uprooted—a process which is simply unthinkable—it would involve the ruin of the nation, or rather of the family of nations. It was acutely said by a French writer that if Napoleon I. had ruined England, he would have ruined France as well. If bank-notes and cheques did not circulate we should require perhaps a hundred millions more gold than there is in the country; and at the same time the convertibility of the bank-note is the very hinge on which the prosperity of the country revolves. It is customary for outsiders to look upon our fiscal system as the very essence of dry exactitude and mechanical power. So far from that, it is tremblingly alive to every breath that blows, and reflects, as if in a mirror, every phase of the national weal or woe. It is the barometer that exactly

registers the condition of the country. It is the edifice which, though it rears its towers so high, is built upon the airy delicate structure of public credit. It is the subtle expansive interest which extends to every counter and every home, and is concerned with every commercial transaction between men. It abounds

on every side with the deepest human interests, developing and expanding individual character, eliciting the greatest qualities of the human intellect and spirit, and exhibiting in its course as much of historical life and movement as the wearying chronicle of battles, sieges, and treaties that fills the pages of the historians.

F. A.

PHILIP.

A True Story.

WHAT is that building yonder?
 The Opera-house just built,
 With portico and staircase
 New painted and new gilt.
 A splendid frontage truly!
 And yet I must confess,
 That were it somewhat simpler
 I should not like it less.

But no! I would not change it—
 Not in the least degree:
 Such as the building now is,
 Such I would have it be;
 Just as the workmen left it,
 In all its gilded pride,
 As a monument for ever
 To *one* who nobly died!

What was his story? Listen:
 Look up, and you will see
 The house, from roof to basement,
 From scaffolding is free;
 No planks, no poles, no cordage,
 No baskets rise and swing;
 The Opera-house is finished;
 They've hauled down everything.

'Tis just about a fortnight,
 On such a day as this,
 Three children round their father
 Clung for their morning kiss,
 Three curly-headed children—
 The youngest could not speak,
 So he placed it on his shoulder,
 And kissed it on each cheek.

'Now who is best and bravest
 Till father comes to-night,
 Shall go with him to-morrow
 To see a famous sight.
 The Opera-house is finished
 (Two years ago begun);
 And by this very evening
 Our labour will be done.

'And, mother, let our supper
 Be something of a treat;
 For *Philip* will be with us
 To make our feast complete.
He has no home—you know it—
 But *Philip* is my mate;
 So let his place be ready,
 His knife and fork and plate.'

The workman kissed his children,
 He kissed his young wife too,
 And went his way that morning
 A simple heart and true!
 And *Philip* joined him going—
 The man without a home—
 And they worked that day together
 Up there, beside the dome.

The master on the morrow
 Would give his men a treat,
 And the sound of merry voices
 Rang up and down the street,
 For the building you admire so
 (Two years ago begun),
 The pride of all the city—
 The Opera-house—was done.

The afternoon was waning—
 In another hour or so
 The work would be completed,
 And the workmen free to go;
 When, from the dome up yonder,
 There comes a cry for aid,
 And all below gaze upwards,
 And every hand is stayed,

And every mouth makes murmur,
And each one holds his breath;
For Philip and his comrade
Are face to face with *death*!
The plank on which they're standing
Is cracking at their feet,
And not a strand of anything
Between them and the street!

With *two* the plank must sever,
With *one* it yet might bear:
They knew the truth, these comrades,
As they faced each other there.
But the elder turned and shuddered,
He felt his courage sink;
For the thought of wife and children
Will make a *brave* man shrink.

He gave one glance beneath him,
And from him burst a cry:
'I have a wife and children;
O Philip, must I die!'
Then Philip looked an instant,
'Ay, lad,' said he, 'tis so!'
And he leaped from off the scaffold
Down to the street below!

There was black in place of colours,
A funeral for a feast;
And the workmen mourned for Philip,
From the greatest to the least.
But 'tis all forgotten, maybe,
By this time; for you know
We live so fast in these days,
And a fortnight's long ago!

Though *I* shall not forget it;
But when I pass this street,
And hear the strangers praising
Our Opera-house complete,
Or when I'm told devotion
Is dying out of late,
I shall tell the tale of Philip,
Who died to save his mate!

HARRIET L. CHILDE-PEMBERTON.

THE HOME OF FAIRY TALES.

WHEN Odin left Asgard, and the country between the Euxine and the Caspian Sea, he marched with the flower of the *Æsir* through central Europe. Everywhere Fortune favoured his arms, and new kingdoms fell to be divided among his followers. At last Holstein was reached, and Jutland; thence passing over to Fünen he founded the city which still bears his name. From Odense, says Mallet, he extended his conquests over all the North. His son Skjöld he made King of Denmark, Yngui became King of Sweden, and Saeming King of Norway. Then Odin, when he felt his life was drawing to an end, called together his friends and comrades. With the point of a lance he nine times wounded himself, so that the wounds made a circle; then he cut his skin with his sword's point. He declared he was to sit at eternal banquet of the gods, and award to the brave who fell in battle the honours they had won; and thus he died. His body was borne to Sigtuna, his city in Sweden, and was burnt with pomp.

This connection with the legendary Odin gives Odense its first interest. It owes its second and modern interest to the birth of Hans Christian Andersen. His father, a shoemaker, was scarce twenty-two years of age, and while love abounded, money was scarce. 'The young man had himself put together his work-bench and his marriage-bed; the latter he had made out of the wooden frame which had borne the coffin

of the deceased Count Trampe as the latter lay in state; the remnants of the black cloth on the boards still kept this fact in remembrance. Instead of the noble corpse, surrounded by crape and chandeliers, there lay here, on the 2d of April 1805, a living weeping child—that was myself, Hans Christian Andersen. My father is said to have sat, on the first day, on the bed, and to have read aloud in Holberg whilst I cried. "Wilt thou sleep or listen quietly?" he is reported to have said in jest; but I cried on, even in the church, when I was being baptised, so that the preacher, who was a passionate man, said, "The youngster screams like a cat;" which words my mother never could forget. A poor emigrant, Comar, who stood godfather, consoled her in the mean time with this assurance, that the louder I screamed as a child, the more pleasingly I should sing when I had become older.'

The little house stands close to the cathedral of St. Cnut, and may be easily found. On its projecting wall is the following inscription:

'Til dette Hus
Knytte sig
Digteren

HANS CHRISTIAN ANDERSEN
Kjæreste Barndomsminder.

Odense Commune sætte denne sten
Den 2den April 1875,
Dicterens 70—dabige fødselsdag.'

One room was the home of the cobbler, one room hung with pictures, with plate-racks, with shelves of books and songs. Here on Sundays he made the theatres

which gave young Andersen his first dramatic aspirations; here the future poet listened with rapt attention to the *Thousand and One Nights*.

Once a year the family kept holiday. In May annually the mother donned her sacrament dress, and she and Hans and her husband went out into the woods to make holiday. Then at night the stove was decorated with the fresh beech-boughs; and with the bed-linen and window-curtains (the whiteness of which the mother of Andersen took so much delight in keeping snowy), the little room was gay as little room could be. Hans' father's mother came daily to see her grandson. She was of good descent. Her grandmother had been a noble lady in Cassel, the capital of Hesse, who married a player, and ran from home. She lived in great poverty; but her daily duty was to tend a garden at the hospital in Odense; and when, twice a year, she burned the waste of the garden, her little Hans was always there, to play with the heap of leaves and peapods, when he was a little lad; and when he was older, to astonish the old women, who brought their spinning-wheels beside the garden blaze, with his childish eloquence and his precocious study of physiology. In return for information as to their heart and lungs the old dames rewarded the boy with stories—stories of the north-bred, which revealed a world as rich, he says, as that of the *Arabian Nights*.

At the time of Andersen's childhood no steamboat existed, and communication with one's friends by post was rare. Odense might have lured a stray traveller to the belief that he had, indeed, stepped back some hundred years, 'so many customs prevailed then which belonged to an earlier age.'

'The corporations went about in procession, and had before them their harlequin with mace and bells. On Shrove Tuesday the butchers drove through the streets the fattest ox adorned with flowers; a boy in a white shirt and with large wings rode on the same. The sailors went through the city with music and all their flags flying; and at last the two most daring among them wrestled on a plank between two boats, of whom the one who did not fall into the water was the victor. But what imprinted itself particularly on my memory, and became constantly refreshed therein by subsequently repented narratives, was the stay of the Spaniards in Eyers in 1808. True it is I was at that time but three years old; still I perfectly well remember the brown foreign men who excited riots in the streets, and the cannon which were discharged. I saw the people sleep on straw in a half tumble-down church near the asylum. A Spanish soldier took me one day in his arms, and pressed a silver image which he wore upon his breast to my lips. I remember that my mother was angry at this, for it was something Popish, she said; but the image and the strange man who danced with me, kissed me, and wept, pleased me; certainly he himself had children at home in Spain. I saw one of his comrades led off to execution; he had killed a Frenchman. Many years later, influenced by this circumstance, I wrote my little poem, "The Soldier," which Chamisso translated into German, and which afterwards was included in the illustrated people's book of "Soldiers' Songs."

Napoleon became the shoe-maker's hero; one morning he left Odense as a soldier, and marched into Holstein. There

his martial hopes were extinguished; peace was declared, and he returned to his cobbler's bench, his Holberg, and his gifted child, to whom he taught, half in jest, words of the odd dialects he had heard on this expedition.

'Thou hast, indeed, advantage from my travels,' he said. 'God knows whether thou wilt get so far; of that, however, thou must take care; think thou of that, Hans Christian!'

The campaign, simple as it had been, was too much for the gentle father. The ice-maiden came for him, as he had said she would, when he showed her outstretched arms on the morning frosted pane. The entire night a cricket chirped.

Hans' mother married again; and when he was fourteen years of age he determined to go to Copenhagen, to 'become celebrated.' After much entreaty he was allowed to go, chiefly on the assurance of a wise woman specially called in, who prophesied by cards and coffee, 'Your son will become a great man; and in honour of him Odense will become one day illuminated.' Mother and grandmother went with him to the city gate, and parted with grief too great for tears. The aged gardener of the hospital he never saw again.

It was some years before Andersen returned; and his account of his feelings is simple and affecting.

'I crossed the Belt,' he says, 'and travelled on foot to Odense; as I came nearer, and saw the high old church-tower, I became considerably more and more affected. I felt deeply the care which God had taken of me, and burst into tears. My mother was rejoiced over me. The families of Iversen and Guldberg received me kindly; in the little streets I saw the people open their windows

to look after me; then all knew that matters had gone on remarkably well with me. Nay, when one of the principal citizens, who had built a high tower to his house, took me up there, and I looked out over the city and the country around, and some poor women from the hospital below, who knew me from my childhood, pointed up to me—then I really stood, as it were, on the very pinnacle of fortune.'

I have quoted freely from Hans Christian Andersen's *Story of his Life*, because there is in his style of narration a combined simplicity and self-consciousness of achievement which are thoroughly characteristic of his whole life.

Odense is even now a quaint city, full though it is of life and business. It is entirely Danish. We seldom found German spoken; and the traps for travellers in struggling with the Danes of the shops are numerous indeed.

The church of St. Cnut, on the left-hand side of which Andersen's father was buried, dates from about the thirteenth century; but an earlier edifice owed its foundation to the saint himself. It was fourteen years after William of Normandy had conquered England, that Cnut ascended the Danish throne; but he early began to make preparations for a struggle with the new ruler of England for the crown his grand-uncle had borne. William's agents are said to have been too busy to allow the project a fair chance. It was severely dealt with, and culminated in Cnut's assassination before the altar of St. Albanus in 1086. In 1100 he was canonised; and his shrine is to this day the holiest object in his own church. Through the glass can be seen the skull and bones of the man who, but for private disloyalty, might

have been the father of our kings of Britain.

The guide with whom we began our visit to the church spoke a little German, and was fairly intelligible. With the intention, however, of making things easier, she left us, to send a niece who could speak English. She came; but, alas, how that niece had misled her friends my pen grieves to write! Her English was quite as embarrassing to us as it was to her, which is saying not a little. She did her work well. We missed nothing in this cathedral of green and pink pillars: the altar of 1649; the quaint picture of Margaret of Skofgaard in her black brocade, and ring on thumb; the picture of Cnut's murder;

the font of Christian IV.; the effigies of John II. and his wife; the monument of Hamo Ahlefeldt; the portrait of Luther and his wife in the minister's room, and the archives from 1542: all these our fair guide showed us; but the running comment was only a little understood by us. Politeness forbade that we should ask her to try a more familiar tongue, and curiosity sharpened our ears.

Near the cathedral stands a fine statue of Frederick VII., by Thorwaldsen's pupil Bissen. The constitution of 1848 is clasped in his hand; and the sturdy thick-set figure is a significant object and historical monument to the people of Odense. W. G. B.

DAN'L.

A Story of Lamb-yard.

THE only son of his mother, and she is a widow. Not, however, a widow of a pronounced type, refusing to be comforted by earthly consolations. Dan'l, being a small philosopher, congratulates himself on his exceptional luck, by no means regarding the fate which has limited his connections of blood as an adverse one. It is something, surely, to be untrammelled by the oppression of two parents, and free from the fretting cares of juvenile brothers and sisters. In the yard where he lives he is accustomed to look down from the altitude of a fourth-story window on an arena of incessant battle, not to say occasional murder and sudden death. To him it appears that affinities and consanguinities are the justifications for brutal ill-usage. Therefore his precocious sapience has decided that many relatives are to be deprecated, bearing, as they do, such painful consequences of supplemental blows and curses. Irresponsible, unfettered action is Dan's highest conception of bliss; to be let alone, all his ignorant little mind craves. The bloated virago who is Dan's maternal parent, he sometimes thinks, smarting from the application of her hand, might be dispensed with; if, indeed, the administration of his undivided happiness were a matter of moment. Her occasional presence in the attic does not add to the amenities of his situation. Moreover, Dan would like to live out of the foul unwholesome court where destiny has reared him. His dreamy brown eyes are sometimes wistful with a longing for something beyond he has never seen. Where do the flowers grow? The sun must certainly have gathered its golden beauty beyond smoky chimneys and reeking yards; the little clouds could never look so white if they had collected moisture only from the filthy gutters and blackened house-tops. Dan had no little meteorological skill from much frequenting of the roof. From the aspect of the heavens he learnt all the spiritual lore he knew. After all, the clouds did drop fatness of a certain kind upon his thirsty little soul. But Dan's yearnings and aspirations for he knows not what, for green fields and flowers and singing birds, and the sights and sounds bound up inextricably with happy child-life, are not likely to be gratified. Mrs. Potter has duties and pleasures which chain her to Lamb-yard. She is a lady in great request in the vicinity, her actual calling being of an indefinite nature, and her spirit one of a convivial calibre. She is a devout wor-

shipper of beer, and a staunch supporter of the saving efficacy of spirituous compounds. Being domestically unattached, these qualities of sociability are decided recommendations in her favour in moments of difficulty or family bereavement.

'Now, do'ee take a drop o' comfort,' is the specific enjoinder of this lady under all critical circumstances. By turns she goes out washing, acts as nurse, or lays out the dead. When times are very bad, and incidental employments fail, she finds work as a rag-sorter. Dan'l's larder is supplied by the broken bread and



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meat she brings home; any cash she may have earned immediately finds its way to the gin-palace. It can scarcely be said that the commissariat department is daintily provendered; and the little boy's skinny limbs testify to no wholesome faring. Dan's wardrobe is likewise replenished, after an irregular fashion, by articles of clothing bestowed or purloined. Mrs. Potter makes no nice distinctions between giving and taking. Her moral vision is afflicted with chronic strabismus, which causes her to perceive obliquely the lines between mine and thine. However, Dan has no clairvoyant knowledge of stolen property, and joyfully

puts on any juvenile Tom, Dick, or Harry's garment which hides his nakedness or keeps him warm. They are never anything but tattered rags at the best, but every additional layer carries with it a capability of comfort. Under different circumstances my little hero would have been the pretty curled darling of nursery and drawing-room. Fond nurses and vain mothers would have extolled his personal charms, while they lavished money and cares upon him. The tangled mass of dull yellow hair, washed and combed, would have made a saint-like aureola above the large eyes; while a point-lace collar and velvet tunic framing the pensive head would have caused his beauty to be remarked.

Now only a dirt-grimed face, with a lion-like mane of dull tow, looks out of a collection of rags with a patient submissive gaze on the ills of which life seems to be so full; the precocious cunning of the London street-child is absent from this face. Naturally, where tricky craftiness is a chief merit, Dan'l's capacity is underrated. In Lamb-yard he is contemptuously regarded as of feeble intellect. Moreover, the little boy is lame. Instability of limb is a decided disadvantage here, where levanting powers are frequently a necessity. Some one had let Dan fall when he was a baby. No one knows how it happened, for no one cares for his infirmity. One hip is now bowed out, and the leg beneath it is considerably shorter than the companion one. The child is sensitive on this point, and because of a shrinking dread of ridicule he makes no companions amongst other children. Little Dan is used to blows, no longer cowering beneath them; but he shudders and his heart flutters with wild throbs at every jeer or gibe cast at his lameness. It is something he cannot help or hide, something which marks him out as inferior to others. His sad eyes open without fear to days of starvation, but they cannot meet without flinching the scorn of contemptuous grins bestowed upon his halting gait. Because of this, Dan hates to go out in the streets. The scant blood mounts to his wan cheeks every time he is compelled to face the motley crew which hangs about the entrance to the house. The shrill-voiced children who congregate in the yard seem to detect his weakness, always shouting after him like a pack of yelping curs, 'Hop and go one!' Tears are not ready to come to eyes that have always looked on privation and cruelty; but, well out of the reach of his tormentors, Dan sometimes pauses to hurl back violent imprecations on them. For you must understand that oaths and vile language make up the mother-tongue of children in Lamb-yard. Yet Dan is not altogether without companions. There are homeless cats dwelling on the house-tops who hail him as their friend. He can climb out of the little back window of his garret on to the leads, and reign a king in the realm of chimney-pots. This is where

Dan takes his daily walks abroad as soon as Mrs. Potter has departed on her predatory campaign. The sparrows are quite unconcerned at his halting approach, and gossip in his presence on the scarcity of bread-crumbs in this district, or cast discrediting reflections on the pugnacious conduct of their neighbours without fear—that is to say, if his feline friends are not in view. Amongst the many cats who have their happy hunting-grounds here, there is one which Dan holds specially dear. For this scarred tabby, whose mangy fur looks like a worn-out garment, Dan'l saves bits and scraps from his meagre meals, reckoning such self-denial amongst his pleasures. The beloved tabby goes on three legs, her fourth having apparently been broken off in a trap. As Dan caresses her daily, he looks sadly at this injured limb; he compares her anatomy with his own, feeling her ribs, and dismayed to find them equally perceptible to his touch. He is quite sure that the other cats mew, 'Hop and go three,' as she appears, gaunt and large-eyed, above the chimney-pots, for she never dares to draw near to him in their presence.

How happy Dan is, up high on these blackened tiles! Here he is absolute sovereign, with none to dispute his unknown title. He has his throne against a stack of insecure chimneys. He can see the sky from this point; it is blue sometimes, even through this murky atmosphere, and in his sheltered nook the sun blesses him with its brightness and gracious warmth. Small things these to some of us; unnoticed things by those who are rich in this world's goods, and who fare sumptuously on Nature's and Art's sights every day. Little Dan's canopy is so fine that he is never tired of admiring this covering to his throne. Now high, now low, it changes its texture with the months, and its colour with every hour of the day and night. He loves to lie upon his back against the slanting roof, shading his eyes with two sooty hands, and to look up into the deep vault which is so full of mystery to him. Occasionally, when Mrs. Potter comes home in the small hours, wild-eyed and staggering, waking Dan out of his slumbers as she falls heavily upon her pallet bed, he steals out to his watch-tower and sees visions glorious. Once in the summer he saw the sun rise over the sleeping city. The recollection of bright starlight nights, of the moon with surrounding silvery clouds, of the golden stars, and the softly-blowing winds in the cool dawn, make up the poetry of Dan's life. They are all the beauty he knows; but it is much that he knows that they are beautiful. Day by day the feeling of the sublime in these things waxes stronger in the child's heart. Far above the close courts, almost beyond the sounds of tipsy revelry and loud-pitched voices, the little spirit flutters with awe and reverence towards something purer than the humanity it knows is able to bring it.

The winter is, however, a sad time for Dan. Aloft in his miserable garret, he suffers from cold and often almost famine. Draughts of icy temperature, with frost and damp, wage war against him, unopposed by any counteracting influence of caloric. Fuel is scarce in these regions, and there is never anything to be cooked. When the snow lies deep on the house-tops, and icicles hang about the waterspouts, the days are long and cheerless to patient little Dan. It is mid-winter now. To-night there are actually a few embers in the grate, over which the child sits cowering. The moon is shining on the snow outside; but Dan, weak and heart-sick, does not look out of his window on the fairy-like scene. He knows his three-footed cat is sitting outside, and he cannot bear to look on her misery. He can hear her mewing piteously, and he feels sure that during this protracted frost her ribs are startlingly perceptible. Slow tears are rolling down his face. He is hungry and cold, for he has been all day without food. The cat's misery is the last straw which relaxes his endurance.

'Little Dan Tucker, come sing for your supper,' pipes a shrill voice through the keyhole.

The child starts to his feet, tossing the tangled mane away from his face, while a smile breaks over it—a smile which is most pathetic in its unusual gladness.

'O Bess, so you've com'd back? How did yer guess I aren't got no supper?' he half sobs, as he unlatches the door to a dishevelled girl, who wears tawdry finery, and has bold eyes.

'Crying, little Dan? Now none o' that. Bess don't like blue-devils. Come down and have a bite o' summat hot and tasty. Mother Potter, she's snug at Fitch's for the night. I heerd 'em 'ollering over their liquor as I com'd from the pork-butcher's.'

The girl with the defiant coarse face, a girl of whom you or I would have spoken no good, takes the child gently by the hand, and leads him to the floor beneath—leads him carefully because he is so lame, and he is always timid of descending those shaky boards. Yet Dan goes joyfully. There is always a roaring fire in Bess's room, and a ragged curtain across the window shuts out draughts. Bread and cheese are set out *to-night* upon the bare table, and a savoury odour proceeds from the frying-pan on the hob. A man lies upon the bed with his face downwards, hidden on his arm. Dan casts a timid glance in his direction as he hobbles towards the welcoming blaze.

'Don't you mind him, Dan'l. He'll not wake up this side o' daylight. Dead drunk, of course. Now then, you look alive and begin on that bread-and-cheese. I guess you'll have room for a sausage or two a-top o' it.'

As she took up the frying-pan, Dan's glistening eyes, with tears yet upon their thick lashes, answered her facetious remark. Bess drew a long breath, which, I think, had near kinship to a sigh, as she watched him ravenously gnawing his crust.

'You shall have a bit of summat for pussy to-night, Dan'l. 'Taren't a night to starve a cat, and it are Chris'mas to-morrow, too.'

Another bright flash from Dan's eyes.

'O Bess, you are a real good 'un! What's Chris'mas?'

She turned the sausages in the pan with a vigorous shake, frowning dubiously over them. Dan was wont to puzzle her with his whats and whys.

'I ain't ever exackly heerd the meanin' on it. I knows as it's a time as we eats and drinks more nor usual, if we can git it. I believe as they tells you summat about it in the churches. There was wonst a preacher chap as com'd to the Yard as 'ud spout for hours out on a book they calls a Bible; but 'twarn't no good for us. We all on us got tired of his 'ollerin' and prayin', and Jerry Bloggs he give him the sack wi' a black eye. He used to talk o' Chris'mas. I ain't got much notion of it myself. Bill there, that brute, he come home drunk because it were Chris'mas, and I were a-sittin' alone by the fire, wi' sausages for two, and I heerd that cat o' yourn a-squealing, and I know'd as you was alone up there.'

With his mouth stuffed full of hot sausage, Dan remarks,

'I wish as 'ow it 'ud be Chris'mas every night, for a supper o' this sort. I say, Bess, yer've been gone a long time. I've tried the door every day.'

So he has missed her. She is beyond shame before her fellows; but she does not meet the little boy's gaze now.

'Yes; nigh on a fortnight,' she answers shortly, heaping on to his plate two more sausages, with a faint hope of checking his conversation and inquiries.

'Yer've got a chap wi' ye, I sees. Are he a kind 'un?' recommences Dan, after an interval of silent feasting, during which he surveys the huge form lying like a log in the corner. Bess was uneasy during that scrutiny, for Dan would surely find her out.

She gives voice to a harsh laugh; but again her eyes evade the wondering stare turned upon her.

'Kind? Bless ye, child, if they keeps us in victuals they'so a right to kick us. They all on 'em kicks us women; that's what we'se made for. I ain't one to mind boots, as long as they doesn't take to knives and pokers. I'll allus stand leather, which is fair; but no steel for me.'

When Dan has finished his supper Bess cuts off the rind of

the cheese, and wrapping it with half a sausage in a bit of paper, she places it in his hands.

'There's your pussy's supper, Dan'l. Now you cut your sticks home careful, wi'out tumblin' down them stairs, which Bloggs he did ought to be ashamed on, and don't you say as you haven't had no Chris'mas fare.'

The attenuated familiar still moans pitifully outside the garret-window on Dan's return; but she does not go uncomforted to rest. The little boy, opening the window cautiously to prevent her entry, pushes out his paper parcel on to the snowy ledge, and joyfully watches the cat retire with the festive meal into the shadow of the chimney where she usually shelters.

In the morning Dan wakes to a fireless, fasting Christmas tide. Mrs. Potter has not returned on the previous night, and the room looks very desolate in the cold gray light. The carol that rouses Dan is the loud cursing of a quarrelling pair somewhere below in the yard. There are no herald angels to carry good tidings of any great joy into these loathsome cellars and squalid attics. Imprecations loud and frequent are heard on all sides. Truth and mercy do not meet together here; righteousness has never kissed this scum of the earth. The day spring from on high cannot visit them, for no prophet has gone before holiness. They that sit in darkness here have not so much as heard of light. Men and brethren, like priests and Levites, pass by on the other side, from touching so much uncleanness.

This morning there is no breakfast for Dan; but he calmly accepts the situation, speculating as to whether his maternal relative will be home before the midday meal-time. He has much to be thankful for in being so well fortified against the assaults of hunger by last night's supper.

'That were a rare good blow-out,' soliloquises Dan, complacently recalling the taste of the savoury viands.

This little boy is so accustomed to variable feasts and frequent fasts, that his stomach has developed a camel-like power of extension and collapse, no longer producing inconvenient sensations. Dan's nature can scarcely, in fairness, be said to abhor a vacuum. Emptiness being the chronic condition of the inner man, he has ceased to take note of symptoms. He makes no attempt to rise from his nest of sacking and old garments, which retain the heat communicated by his body. There is nothing to get up for, the morning being gloomy and snow still covering up the housetops. Dan remembers that it is Christmas-day, and reflects thoughtfully on what Bess has told him of the festival. Not much, certainly; but, joined on to his own hazy recollections of past seasons, he manages to make a cheerful piece of patchwork out of it. He

had seen shops full of gay stuffs and brightly-coloured cards, and the eating-house windows all displayed mighty joints of juicy red meat, supported by colossal plum-puddings. No one could cut him out of his part and lot in the feast of sight and smell. How pretty the shining evergreens had looked piled up on the costermongers' carts! How he wished some one would give him a bit of bright holly! Perhaps Bess might. Dan recalled the hurry and bustle of the streets, the number of rich people carrying parcels, and their lavish bestowal of coppers on crossing-sweepers. Why was it all? Bess had said something about the churches. It might be worth while trying what they could tell him. Suppose they turned him out or refused him admittance. By the time Dan has arrived at this point in his reflections, he can hear bells ringing in the distance. He gets up slowly and looks out of the front-window. The men are not at work to-day, and loiter about with pipes, while the women are very unwontedly busy over culinary occupations. They all seemed to be making an attempt at festivity. The bells went on ringing more impressively; some loud and deep from afar; some tinkling feeble little invitations near at hand, as though worn out in the attempt to persuade any in this locality to kneel and pray. Dan reaches for a bit of comb on a shelf, and passes it once or twice through the tangle of his hair. The process is a painful one; but Dan valiantly determines to look respectable. He next plunges a tattered rag through the ice on the surface of a pail of water, vigorously applying the damp cloth to his face, and making every chilblain on his fingers tingle with the cold application. Then an extra garment is rummaged out of the heap which formed the bedclothes, and slung round his lank body. Mercifully for Dan's case, the police are not insistent on the concealment of extremities; for he has neither socks nor boots, and no remnant of a cap to put on his head. At the foot of the staircase two or three low-browed ruffians stand barring the entrance of the little light and air there is to be had here. Brawny-armed matrons fulfil maternal offices, seated on the lowest steps, and relieve the monotony of duty by incidental sparring matches of their tongues. Dan, having crept down three flights unmolested, pauses in dismay above the last.

'Hallo, young un! I sees yer skulking up there; them big eyes o' yourn lets in too much daylight. 'Taren't often now that we catches sight o' them bandy legs. You're a deal better nor a acrobat at 'Ampstead to look at.'

A deep flush rises to the pale face; Dan's eyelids quiver; but he sets his mouth tightly. Slowly he descends the steep steps, which creak beneath his light weight, even while he holds fast by the damp-stained wall. The brutal voice gave one of those loud laughs of derision which have so little of real mirth in them.

'Well done for you, Dan'l. You looks like a crab wi' its toes tastin' hot water. Yer nimble enough wi' them cranky feet, though them fingers o' yourn don't seem equil to nowt.'

Dan hobbles nearer, in the vain hope of making his exit. The man stands in the doorway barring him in.

'Where's Mother Potter?'

With eyes full of a supplication he is not aware of, Dan looks at his ruffianly interrogator.

'Her went yesterday to Fitch's berryin'.'

One heavy hand is laid on Dan's shoulder, and the other turns his thin face sharply upward.

'A nice one you is to comfort a widder. I'd leather you if you was mine into summat sryer nor lookin' out o' a up-stair winder. Why, that there game leg is good money wasted; it 'ud be a fortin to them as know'd how to make use on it.'

Dan shudders perceptibly as the man makes a pass with his foot at the deformed limb.

'I knows yer not that feeble yer looks. I've watched ye many a time crawlin' like a fly on the housetop, over places as 'ud make most on us dizzy. Yer'd be a rare good un to let down a chimley. Yah, get along wi' ye, yer've not the spirit of a fly.'

With a sounding cuff ringing in his ears the little cripple creeps through the opening made by the man's legs, and quickly disappears round the corner. When Dan gets home early in the afternoon he finds Mrs. Potter ensconced on the three-legged stool in the chimney-corner. Having assisted at a neighbour's funeral-feast on the previous day, she has scarcely recovered from the overwhelming effects of woe. Mourning and lamentation demand strong supports of stimulants, and the lachrymose maudlin results take some hours to wear off.

'Well, Dan'l, wherivver have ye been? It are a rum start to see ye a-settin' off for hours. Yer old mother ain't been able, arter all, to bring ye a Chris'mas dinner, though there's a bit o' cold suet-dumpling, and a jar of pickles as I've brought home, in the cupboard—pickles do always come in handy, and Mrs. Fitch she do leave things lyin' about so careless. I'm rare fond of them pickled onions of a mornin', when my mouth's dry.'

Dan had suffered no experience of a dry mouth; but some of the prized delicacy agreeably supplemented the unsavoury pudding, and helped to fill the void. Perceiving his parent to be in an unusually placable mood, he makes inquiry concerning the late festivity.

'It were the beautifulest laid-out body as ivver I set eyes on, and such a berryin' as never was. Mrs. Fitch she did the thing hansom. That poor Fitch might hev turned in his coffin

to the smell o' them sperrits, they was that 'ot and strong. She aren't one to show no disrespect to them as kep 'er well provided i' life. Costermongers is a werry good trade if you knows 'ow to buy cheap and sell dear, and if you've a cart and donkey as the perlice can't catch 'old on for cru'ity to hanimals. An' there's Tommy Fitch, no bigger nor you, Dan'l, wi' a sharp eye to the biz'ness a'ready. To be sure, the rubbidge that lad do sell! Mrs. Fitch she ain't lef' a lone widder like me, wi' a lad as can't keep hisself in bread and butter.' Here Mrs. Potter makes prepara-



tions for tears. Dan'l, perceiving the direction of her remarks to be becoming personal, makes a brilliant diversion.

'I've been to church and chapel this mornin'.'

The contortions of Mrs. Potter's features are arrested. She stares aghast at her offspring, who is such a singular contraversion of any youthful species with which she is acquainted.

'Warn't one on 'em enough?'

Dan'l is playing marbles with a couple of pickles on the table.

'Might hev been if they'd ha' let me in where I could see all as was goin' on.'

Mrs. Potter's interest is languid.

'What did ye heer?'

Dan'l is looking out of the window across the snowy house-tops now. The marbles have ceased to interest him. His forehead is puckered with many lines.

'I couldn't make nought on it all. There was crowds o' rich folks a-singin' and a-talkin' on their knees into their hands and hats at times. It were warm there, and there were carpets and cushions; but they didn't tell ought as I wanted to know about Chris'mas. A big greasy chap in the chapel he blowed hisself out in a cock-a-hoop way, and talked very loud about salvation. The people they all shouted arter him a kinder song about a new king; they seemed all mighty glad and cheerful like because on it. They was happier than them in the church. *They* didn't seem so com'fable and friendly like there. The music it were all runnin' up and down, and squeakin', and cryin', and interrupting a gentleman wi' kid gloves. It didn't give him no time to speak whatever, though he were gettin' up and down continual, like a Jack-in-the-box, and walkin' about from one book to t'other, as though he warn't settled in his mind which the people 'ud like best. There were cartloads o' holly, and words writ i' large red letters, and a table as was all covered wi' flowers. The gentleman he got behind a iron railin', and the people they all popped down on their knees, and he poured summat into a jug, and covered it all over wi' a tablecloth. He had a gran' sort o' long cloak on all covered wi' gold and yellor ribbons. My! he did think hisself fine, he walked so slow and solemn like.' When he got up into a bigger box he didn't seem to have much to say, and they all on 'em seemed werry glad when it was over. 'Twere summat about salvation again—salvation to the Gentiles this time. He spoke like as if it were all right enough for them there, as if *they* didn't have any need to fear. But there didn't seem no Gentiles in church; they all on 'em looked quite com'fable, as if they'd got it sure enuf.'

When Dan pauses in his relation, Mrs. Potter murmurs in an abstracted way,

'I were married i' a church. Potter he paid five shillin's for that bizness; but, bless yer, it were good money wasted. I ain't ever been 'side a church sinst, and a'most forgets what it all sinnifies.'

After a prolonged shaking of her head, with thoughts regretfully cast to the irrecoverable five shillings, Mrs. Potter concludes,

'I guess it aren't all much good for us. If you wants to be decent the register's a cheaper ticket.'

Dan'l has not paid any heed to the parental interruption.

His form has not relaxed, and his eyes are still intently gazing at the landscape of sky and chimney.

'Is it poor folks as is Gentiles, I wonner? Shall we burn i' fire and brimstone if we don't get hold on this salwation?'

Mrs. Potter sniffs the air contemptuously, as if the odoriferous qualities of hell's furnace were present.

'I ain't much fear of fire and brimstone. Brimstone—that are match-boxes; and, bless yer, we're glad enough to see fire. That ain't my notion of 'ell.'

Dan is leaning against the window-sill, and makes no answer now. His feeble effort after some illumination is put out. No helping breath blows the little spark of inquiry nearer to the touchwood of truth. Christmas comes and goes to him an undiscoverable mystery.

Once more it is night. Mrs. Potter having wearied of the monotony of her garret, and thirsting for friendly intercourse with bottles and jugs, has taken her departure. It would appear that the unerring keenness of her olfactory nerve has scented convivial gatherings somewhere below in the Yard. Dan is alone again with the fire gone out, and the moon shedding its cold comfort on his desolation through the panes in the back window, which are not stuffed with rags and newspapers. The memory of suet-pudding and pickled onions has become faint. Dan strokes the depression in the gastric region with soothing remonstrance addressed to its emptiness. His little brain is weaving busily speculative thoughts. The Church has been a grievous disappointment, and Christmas altogether so unsatisfactory. There is no one near to tell him what so many things mean. Hunger and pain and cold are hard at work about him; blows, drunken assaults, police-courts, are the daily incidents in lives near him. Yet across such miseries short-lived gleams of happiness break, pointing out that life has other possibilities. He has heard of hospitals and ragged schools. Individually he has experienced Bess's goodness. Cats are grateful, and the sun is often warm, while the blue sky takes him into another world of joy. He opens the little window at last, and looks up at the stars shining clearly in the frosty night air. O little Dan, little Dan, still feeling after something eternal and divine!

By and by he gets out of the window, and clambers along the roof which shelters so many vagabond heads, so many sinful hearts. His bare feet make tracts upon the snow. The gaunt form of his cat suddenly starts up from beneath the chimneys. He lifts this animal up, pressing it close to his rags in endeavour to warm the shivering beast. But she struggles to be free, still inviting his notice when set down by rubbing herself against his

legs. A faint sound beneath the shadow of his throne lures Dan'l onwards. O strange event! O exquisite joy and wonder to him to see two tiny kittens nestling beneath that shelter! He kneels down on the snow, leaning over them and caressing them with exultant delight, while his soft brown eyes are dewy with his deep satisfaction. The proud mother, having gained his suffrage, purls against him, claiming his admiration for her performance. The Christmas joy which is so universal, but which Dan thinks he is to have no share in, has visited him at last. Something his very own, something living, which he can love, has been given to him. Rich and happy children, with dogs and ponies, books and playthings, might wonder and marvel at the exquisite felicity with which this cripple's heart was full. But so it was. Small things can make up the joy of little creatures who live forlorn and neglected. Dan fully shared the mother's fond pride as, by the light of the moon, he examined her offspring's beauties. He quite forgets how long he is outside. Making a nest on his knees he nurses the cat and kittens for nearly an hour. At last his benumbed fingers can scarcely feel the pretty skins. The trains pass over the viaduct, which is not far off, and from time to time the smoke from the engines makes clouds which obscure the gas-lamps from view. But Dan's eyes are not fixed on the transitory little lights below him. Echoes from the spheres are making music for him as his looks are raised to the myriads of golden lamps which hang out of the deep empyrean, and he takes no note of the sounds in the street. At last a distant clock sounds an alarm in his ears. He knows it is time to go. With deep distress, with a gathering frown above his eyes, he meditates how to dispose the family which has resigned itself to his charge. He carries it to the most sheltered corner of the roof. The mother makes a plaintive remonstrance as he puts the kittens down. Quite desperate, Dan at last takes off his tattered coat, and arranges a warm nest out of its folds, covering the feline progeny over with the sleeves of this garment. At the window of his home he peers in cautiously. Mrs. Potter and a boon companion are seated at the table. The illumination of a tallow dip, set in a bottle, reveals the red significance of the opposite faces. Alas, that Dan should be so critically observant of such tokens! Two pewters are before the women, and they have a dirty pack of cards. Dan shivers in his coatless condition; shivers, too, in an anticipatory dread of what will probably befall him. The two viragos quarrel perpetually over their game. At length, in an access of disappointed rage, Mrs. Potter flings the cards on the floor. Then this heavy limbed amazon, clad in the man's pilot-jacket, which is her chief winter garment, appears to recall a forgotten duty. She advances to the window with an unsteady gait, though an angry resolve is

evident in her flaming eyes. Dan shrinks away into an angle of the roof when she draws near. As she opens the window and protrudes her head, he can feel her hot breath wafted towards him.

'Curse that brat, them's his footsteps, I knows; and me a widder, wi' no one to send to the public, and not in a state of 'ealth after a berryin' to tramp backards and forrards down four flights o' stairs! Dan'l! Dan'l! I'll give ye a taste o' shoe-leather if yer don't look sharp back; I'll larrup ye as dead as mutton if ye stays up there any longer!'

The shrill fierceness of her voice seems to cut the frosty air, but Dan is not moved by it. He only shuts his eyes tightly for fear their gleam may betray him in that dark corner, remembering how well he can see his cat's eyes shining in the obscurity. The surrounding moonlight makes the shadow deep enough to conceal him where he lurks. Mrs. Potter retires with rumbling anathemas. Dan knows she cannot get at him here, and by and by she will fall asleep, and he can creep in unobserved. The evil time for him of triumphant shoe-leather will thus be deferred.

Mrs. Potter sleeps. Not the sleep of the just, for she turns and snores on her pallet-bed tormented with feverish dreams.

Dan, too, has found rest: his is more like the companionship of Death's twin brother. There is peace upon his face, and a smile playing about his white lips. He dreams he is in a church once more, a larger and different church from the one of the morning, one which he thinks cannot have been made with hands, for it is like the sky, and he can see no end to it. One thin hand is beneath his cheek, and his brow is not puckered by any oppressive care. The pathos of his brown eyes is concealed by the curling lashes which rest upon his cheek.

There is an odd smell in the room, considering no fire burns in the grate. Mingling with the moonlight a sort of reflected glow seems to be thrown up from below. By degrees the atmosphere becomes dense with the little whiffs of smoke which travel down the chimney. Every successive minute they come in heavier volumes. Mrs. Potter stirs and coughs occasionally. Dan, too, at last feels an oppression in his breathing. After several gasping efforts to relieve himself from some malignant influence, he wakes. The moon is still shining, but between him and the window there is a strange mist hanging—nay, moving. Clouds like those from the railway engine roll down the chimney, while a strong odour of burning is perceptible. Dan has often witnessed fires, and he remembers the smell of scorched plaster and smoking woodwork. A sickly fetid rottenness is exhaled from dwellings such as these beneath the breath of flames. He is quickly roused and conscious of danger.

'Mother, mother, wake up sharp, else we'll be burnt! The house is afire!'

A crackling noise is audible, and a loud sighing sound, like the sob of a furnace, follows his words. The enemy is quickly gaining ground where there is so little that is substantial to fill its greedy maw.

The woman opens her eyes, gasps once or twice, and turns round on the other side, making a sleepy lunge with a loosely-closed fist at the face bent above her.

'Get along, you limb of Satan! I'll leather ye black and blue in the morning. I'll make you bleed. I'll shut them big eyes o' yours as sure as your name's Dan'l Potter!'

Louder than before comes that ominous roar, faster than ever the smoke pours down the chimney. With yet more desperate energy Dan shakes his drowsy mother. A red light is visible beneath the door, and the dull sound, like a tempest approaching, is full of warning. Half choked by gusts of smoke, Dan drags himself to the front window. He flings it open, stretching his head out into the court. The draught draws the smoke. He is forced to lean out to get his breath. Flames shine through the windows of the floor beneath, at last shivering the glass with a loud crash, and bursting triumphantly through the framework. Tongues of fire issue from Bess's room. Mrs. Potter has now shaken off her torpor of intoxication, and, with wildly staring eyes, she rushes to the open window, shrieking like a maniac. Dan, hobbling to the door, bursts it open, seeking their last chance of escape. He only admits a dense volume of smoke, and sees beyond it cruel leaping flames writhing about the wooden balustrade, licking up all before them. That avenue is hopelessly cut off. With all his puny strength he shuts the door securely, and drags the rickety table from the centre of the room to fix against it. Dan has a notion of barring the entrance of those fiery fiends who advance so joyously. Mrs. Potter, screaming violently like one distraught, holds fast to the window-sill, looking down with terrified eyes into the court beneath, where a crowd is gathered.

'Like rats cotched in a trap!' she mutters hoarsely, after a gush of wild blasphemy. Her bloodshot eyes turn to Dan in despairing fear. The child's timid look has gone; his eyes are full of heroic light. An awestruck, solemn gaze, without any fear, meets the woman's.

'Mother, don't you be afeard; the engine-house ain't far off.'

She leans against the little frail figure; she clutches him about the neck, imprecating violently, while shudders of abject terror shake her whole body. It was terrible to see. Dan is used to terrible sights, but the strain of such a delirious fear is almost

too much for him to bear. He does not shrink from the clasp, but a sort of numbness seems to creep over him while the impious torrent of curses pours forth. How long will it last, Dan wonders?

'There ain't no engine nigher nor Whitechapel-road. We shall die, Dan'l. It's fire and brimstone com'd a'ready, and ne'er a drop i' the room to drink. It's worser nor fryin' in 'ell.'

She is incoherent in her desperation. Dan, fiercely locked in her strong arms, feeling the boards getting hot beneath his feet, thinks that the end is at hand. Not yet, Dan, not yet. There remains something for you to do—something which will give you a place in the choir of unknown child-angels who have ministered at the altar of heroic sacrifice. The fire had already firm hold of the upper stories of the building while Dan peacefully slumbered. The firemen had been on their way to the scene of disaster when he woke up to consciousness of danger. The roar is becoming louder. Dan cannot hear his mother's words, although she shouts. He is glad that the sound of those unholy curses is shut out from him. Now they feel the hot flames lick the woodwork of the door. The lurid light sheds reflections far beyond the yard on distant buildings. Succour is approaching. The engine is playing on the building; the fire-escape rears itself against the lofty pile.

'God A'mighty, he won't be in time! Hold 'ard, Dan'l; let me go first!'

The fireman's helmet has appeared above the sill. He sees Dan looking at him with calm eyes, and the desperate woman pushing him back to hurl herself first into the helping arms.

He never forgets Dan's face and the look which meets his.

'Shame on you, woman! the child fust.'

The flames have burst the door open; they have swallowed up the table, and are crawling across the floor. Dan, panting before the fiery heat, looks up undismayed at the smoke-blackened face, but draws away from the hands held out to him.

'I aren't afeard; take 'er first. You'll come agen for me.'

Well done, little hero!

The man glances at the sheet of fire behind Dan with certainty in his heart that it will be too late. But the wild woman is already out of the window, and there is no time to lose. Dan watches the descent with anxious eyes. Before, however, they have reached the court a sudden agonising thought flashes across his mind. He has forgotten the cat. The flames have not reached the back window yet. There is time to get to the roof and bring her to safety. He quickly clammers through the narrow aperture, groping through the smoke. The tongues of fire seem to leap after this insignificant prey angrily. The snow on the roof is half melted by the heat and blackened by sparks

and smoke. The leaden gutter is full of slush. Dan cannot see the stars, for heavy black clouds encompass him. It is only down below that the lurid gleams reflect red lights. The cat and kittens are on the leeside of the chimneys, and the wind blows the smoke away from them. Used to sounds which make night hideous, safe in the keeping of Dan's tattered garment, his pets are wrapped in blissful unconsciousness of any special significance of turmoil. The child takes up the living bundle tenderly, with a deep joy to find it there, and turns to splash back to the window. The cat is roused by the sudden grip. She struggles wildly at the sight of a red light and falling sparks, with heavy clouds of smoke about her. Instinct teaches her that escape over the housetops is easy, and that her friend in his ignorance is carrying her to a fatal doom. As he stooped to reënter the room a spurt of flame darted out in triumphant assertion of its conquest. It is impossible now to get back to that other window where the fireman will presently come back to fetch him. Dan looked round him for any suggestion of escape. None anywhere. Closed in on both sides by higher buildings with unscalable walls or piles of chimneys. Dan stood alone and helpless in his isolated kingdom—the kingdom which was about to be swallowed up. He stood, not trembling, and with no outward sign of fear. His head was raised towards the heavens, which he could not see, in order that the thick smoke might not choke him. His tenacious hands held fast by the cat, though she fought, and bit, and scratched furiously. One last possibility presented itself to his dazed senses. Could he not leap to the next housetop across the narrow lane at the back? He had seen the cats do it often. He made a few steps forward, and looked over the abyss. Breathing hard, he drew back; the cat in his arms made another plunge, and freed herself. One kitten rolled out of Dan's grasp at the same time. Quickly seizing it in her teeth, the desperate tabby bounded across the chasm that Dan dared not attempt. She disappeared, while the little boy mechanically held on to the remaining kitten. He stands ankle deep in melted snow, while sparks and charred fragments are whirled about him; the hiss of falling water from the engine meets his ears at intervals, and he is unable to make his voice heard while human aid is so near. The moon's light is hidden now; but Dan's eyes still look upwards. The kitten lies peacefully cradled in his arms. Once more the tabby leaps across the street as if to show him how easily it can be done. Dan stoops gently as she claws him, giving her a last pat of encouragement, knowing it is a farewell one, before he places the kitten he holds in her mouth. A radiant joy looks out of his eyes for the last time as she disappears. Dan can hear loud cracks now, as the beams give.

way in the stories beneath. The slush has poured away down the water-spouts, and the lead burns his bare feet. The wall of flame roars with a furious menace as it draws nearer to its little victim. Dan closes his eyes before the burning breath. Then he clasps his hand over his bare breast, and stands dauntlessly facing death. A longer louder crack than any that has gone before, a mighty rushing wave of mingled sound, and the roof has fallen in; a little child's sobbing cry is swallowed up in flames. Dan's kingdom has departed from him, and his light has gone out this side of the stars for ever.

O strange, sad irony to see the morning light creep so joyously out of the east, and smile with such serene indifference over the grave of a little unknown hero! The very same sun which had gilded Dan's possessions with its magic, bringing glad smiles to his eyes! A glorious winter day broke bright and clear over the charred and smoking upper stories of the house in Lamb-yard. The wondrous alchemy of light glorified vile dwelling-places. Jewels of icicles and snow hung upon the roofs and chimneys, showing a hundred dazzling facets beneath the enchanting touch of the sunlight. The sparrows on adjacent houses twittered more loudly than usual, as if making merry over their neighbours' domiciliary conflagration; perhaps even to sparrows the misfortunes of friends are not altogether displeasing. Cats looked down upon the scene of disaster without much concern, soon departing to prowl about more profitable regions. There were none to miss a little halting apparition. None? Ay, yes, one seemed to do so. A forlorn three-legged tabby sat above the ruins of the still smoking house, patiently watching, as though sooner or later an unfailing friend must put in an appearance. She turned a speculative glance towards neighbouring roofs as if rather out of her reckoning regarding them. Many days she came and sat at the same corner of observation; many nights she prowled about the charred ruins, mewling and wailing piteously. It appears there are retentive memories amongst animals. In vain the desolate tabby awaited the touch of Dan's vanished hand; in vain she listened for the sound of the hoarse suppressed croak of encouragement. The mangy fur could never feel the loving contact again, the grateful purr would never sound again in gratitude for hoarded scraps; tabby would end her days an outcast and a thief.

Night after night the stars came out in their old places; but Dan'l was beyond their consolation now; perhaps he could have told you and me more about them than we know. Christmas-day might have made itself clear to him in the new mansion where he had found rest; for surely, if there be a heaven for any of us, Dan'l had passed into one of the courts of its kingdom.

MY RIVAL;

Or a Week at an Irish Watering-place.

I WISH Madge Merrington had not been so provokingly pretty, a perfect gossamer fairy, weaving her webs on all sides, and ensnaring with equal facility the wary and the incautious.

She was seven years old when I first knew her. I was eight-and-twenty, and, as a matter of course, I took her on my knee, petted and caressed her.

But years pass on—lucklessly for some, happily for one who steps from childhood to the fuller fairness of maturity. When Madge was fourteen it grew to be a question of nicety when my friendly admiration should cease, or rather how far it should go.

If I had not seen her so constantly the matter would have been less embarrassing. I should have left her at one date a charming child, and found her after due interval a graceful girl. But I was on the most intimate terms at her home. Mr. and Mrs. Merrington were my oldest friends, and as I lived on the same terrace with them in a select suburb of the Irish metropolis, they extended their hospitality to me with the warmth and impulsiveness of the genuine Hibernian heart. Now on what precise day or at what precise hour I was first to cease my coaxing attentions and bestow my last kiss, was a point which puzzled me considerably. Wherefore should I be unchecked in my demonstration one day, restrained the next? What reason could I, or any one, assign for an

abrupt change from freedom to frigidity? The difficulty, nevertheless, was solved for me in a manner which I had least expected.

One afternoon, in the month of May, I had returned early from my office, and had made my way direct to Merrington Villa, with a bouquet in my hand and a parcel under my arm. Madge had reached the mature age of fifteen on this memorable day, and this was an event I could not forget.

I found her alone in the drawing-room, which looked on a lovely little flower-ground at the back. She was in white muslin, with pale-pink bows, and large rosettes of the same hue on high-heeled shoes—rather a juvenile costume for the hour; but she was to have an early party of young friends, and was ready dressed for their arrival. I presented my gift, and I don't think any one can blame me if I accepted her thanks; but at the instant the door opened, and Mrs. Merrington appeared.

I do not wish to be evasive, but I really cannot distinctly recall in what exact attitude Madge was at the crisis. I have a faint recollection of the touch of some dear little fingers at the tips of my whiskers. Another shock, however, overpowers the memory of even this electric thrill. It was that caused by the tone of Mrs. Merrington.

'Madge! come down this moment, miss! You are too great a girl to be on Mr. Hartwell's knee.'

I started; but the young lady was more self-possessed.

'Dear old fellow!' she exclaimed. 'Why shouldn't I thank him! Of course he must have a kias for the big book and bouquet he has brought me on my birthday.'

And then, with a sweet roguish look, she was gone. A quick knock at the hall-door had brought new excitement to her thoughts, and I and the reproof were alike forgotten.

'Madge is very wild and wilful,' said Mrs. Merrington, drawing near to me, and fixing her hazel eyes full on mine. 'She forgets that she is not a child any longer.'

'She does not wish to forget friends, at all events,' I said quietly.

'Nor I either, Mr. Hartwell. But you see—you feel for yourself that she has grown up quickly; in fact, she is tall and old for her age, though her manners are so unformed. I must not let her turn into a romp.'

'I shall not encourage the propensity, Mrs. Merrington,' was all I could say, for somehow a blow seemed struck at me as she spoke; the gates of a too happy paradise were closed swiftly by an inflexible hand.

'That is all right,' returned the mother, with a smile. 'If Madge needs a hint again, I know you will not.'

After this day I visited only occasionally at the Merringtons'. Yet whenever I saw my young friend I felt that she could never be tutored into worldliness, and that the warm heart of the child was being preserved true and guileless through the more difficult stage of girlhood.

Three years passed; Madge was eighteen, and a brighter being never dropped the garb of girlhood for that of lovely woman-

hood, and rose, fresh as a fairy in some dazzling transformation-scene, before the enrapt gaze. She was *petite*; but her figure was perfect with the slightness which develops into roundness; her hands small and white, with that rapidity and deftness in their grasp which marks the brisk decided character. Nothing betrays more weakness of temperament, more helpless indecision, than the limp touch which is given by some fingers. They seem to follow the slow motions of the brain, and to be unable to catch quickly or surely at any object upon earth. Madge had large hazel eyes, like her mother's, with a short but dark fringe of lashes, and their gaze was clear and open, more penetrating than pensive. Her hair was wavy, brown in its tint, and she wore it brushed in curly ripples off the whitest of temples. Of her charming rosy mouth I will not speak. It was the feature of all others which spoke for itself, and which smiled too straight into the heart to leave actual impression upon the memory.

Mr. and Mrs. Merrington did not see much company, and thus it came to pass that an invitation to the young lady to spend a month with a friend at a northern watering-place was met by her with a joyous response. The consent of her parents had been gained, and she set out radiantly on her trip. The month was July, the weather propitious; Madge was to have sea-bathing, boating, riding, and dancing. If she were high-spirited before she left, what might not be expected from such exciting regimen as this!

The time for her stay passed over, and she did not return. A further extension of leave was asked for, and conceded amidst some laments from her parents on

the loneliness they were left to. Meanwhile I saw them more frequently than before. They were very kind to me, and when an office holiday came to both of us gentlemen, it was proposed at once that we should follow in the steps of the little truant, and taste for ourselves a week's refreshment among the Atlantic breezes on the far coast of Antrim. Madge had been staying at Fairbank, an inland residence about two miles from the coast; but on our arrival at the fashionable hotel of the adjacent watering-place, she was to join us there.

Too well I remember the exquisite evening on which we reached our destination. It was in the middle of August. The sea was grand, but not menacing; the sun was sinking in glowing splendour behind the bold promontory to the left of the town; and the air, blown across the crested waves from the far western world, was borne like a breath of new life upon the heart. The terraces were gay with promenaders, and every eye looked clear, every face bright, from contact with the exciting elements around. Sea breezes and waters had been tasted of till mists and moodiness were swept away, till sunshine and brilliancy seemed the predominant features of life. Just as the bell rang for the *table d'hôte* dinner a carriage drove up, and looking eagerly from the bow-window in front of the hotel I saw Madge spring out of it. She ran up the steps, and was greeted by her father and mother who stood in the portico, and lastly with a quiet smile and a grasp of the hand by me.

'I am so glad you have come,' was her pleasant welcome. 'We shall be so happy all together. I have been longing for you to be here.'

All three seemed included in this greeting, and indeed Madge, if more beautiful than ever, was unchanged in her sweet joyousness of manner towards myself.

After dinner we adjourned at once to the headland, which was a fashionable resort for an evening walk, and many a glance was attracted to the merry young lady of our party. For some time Madge tripped along on the grass promenade of the centre platform, where numerous strollers were enjoying, like ourselves, the parting loveliness of sea and sunset. Presently, however, she was off like a bird to the very verge of the surrounding cliffs, to catch a fuller view of the great Atlantic steamer bound for the New World. I sprang after her. A gust had risen, and Mrs. Merrington looked apprehensive.

'O, there is no fear,' was Madge's rejoinder to my expostulation. 'I am as sure-footed as a goat, I am made for high life!' and her sweet lips parted in their loveliest smile.

'Madge, come back!' cried her mother. 'You are too giddy.'

'No, not the least light-headed, I assure you, mamma.'

'Light-footed, rather? I suggested.'

'Yes, and light-hearted too, I hope?'

'There is no doubt of that.'

'O, how I wish Harry was here!' was her quick exclamation. 'We should be all the merrier then.'

'Harry? Who is he? I inquired.'

She looked at me for an instant; then lowered her eyes, and the slightest flush rose into her face.

'O, a great friend of mine. Did mamma not tell you?' she murmured. 'We met at Fairbank.'

'Indeed! And you like him very much?'

'Yes,' with another mischiev-

ous glance. 'Have you any objection?'

'Of course not. If you are pleased, that is enough for me.'

'Well, Harry is delightful,' she pursued. 'You would think so yourself. We were inseparable at once. Mamma knows all about it, and has asked my dear Harry to join us here to-morrow. I shall be quite happy then.' And a beautiful light came into her eyes—a light which I could not mistake.

I was silent for a while, and we walked on together, Mr. and Mrs. Merrington having turned back on the promenade.

'I suppose he is young?' I hazarded, after a pause.

'Yes, not old, certainly, but a good many years in advance of me.'

'And well-looking?'

'Too handsome, I think. That is my one objection.'

'It is no great drawback, Madge,' and I sighed.

She caught the sigh, and the half-sad expression that accompanied it, for she questioned me the next instant, with her eyes fixed on my face.

'What makes you so grave, Mr. Hartwell?'

'I suppose because I am growing gray,' was my response.

'What nonsense! Your hair is just the right hue; none else would suit you so well.'

'But it does not make a younger man of me.'

'And why wish to be young? What good would it do you?'

This was a poser certainly; and fearing I was getting on hazardous ground, I hastened to change the conversation. I began to think Madge something of a coquette. She knew—she must have known—what I felt, that I was wild enough to love her, and yet she restrained in no way her

fascinations; she looked at me with her bewildering eyes, smiled on me with her enchanting lips, and then all but laughed at me if I showed sentiment or susceptibility. She could talk of 'Harry' and her admiration for him with coy delight, and expatiate on his youth and attractiveness, while I, grave and saddened, was expected to listen and congratulate.

On returning to the hotel we adjourned to the inner saloon at the end of the long coffee-room, which we found pretty well filled with company. It was amusing to watch the groups of friends who chatted together, and of strangers who eyed one another. A scanning glance was given to each personage who entered, and there was either a quick greeting from some amongst the party, or the new-comer found himself condemned to a sort of suspicious isolation. We, being four in number, were independent of such scant courtesy as might be offered, and contented ourselves with the accommodation of a comfortable couch and the entertainment of watching the scene from a theatrical point of view.

There were several Americans amongst the assembly, and these were easily recognised by their gesticulations, their elaborate dress on the ladies' part, and their harshly attuned voices in the case of the men.

Madge could scarcely restrain her smiles at one specimen of the fraternity, who wore his red hair in a flame-like pyramid with a sort of crater in the middle. He spouted forth volubly as he stood in a conspicuous position in the room, his small eyes making the most of their vision, and a long hand extended 'right ahead,' as he would himself express it.

'Your Cosway,' he exclaimed, after some expatiation on the

scenery of the locality—'your Cosway, as I take it, is a worked-out viaduct, overwashed now by our big ocean; and your two specks of islands were once won—'

'Won! by whom?' said a supercilious-looking gentleman, who twirled a yellow moustache.

'One, I said—run up together.'

'I'm as glad they're a trifle apart now,' interposed a bluff black man, whose accent flavoured somewhat too strongly of Tipperary. 'We are near enough to please me an' many others too. The farther off the better from those who are neither kin nor kind.'

'You're a bit of a Home Ruler, I guess?' rejoined the American.

'I'm *for* Home Rule, if that's what you mean. We haven't got it yet.'

'Nor won't for many a day, while there's a stone on the Giant's Causeway or a northern foot on the ground.'

This was declaimed in a vehement brogue by another listener. His stanch figure, broad open features, and freckled face stamped him at once as the genuine Orangeman of the North, who is proud of his country, his prowess, and his Protestantism.

'You're a Belfast boy, perhaps?' retorted the representative of the South. 'You can spin a yarn of linen, I make no doubt, but you had better leave the talk alone. You can't run on there.'

'I can cut short if I can't run on,' was the retort, 'and that's sometimes more to the point,' and he turned off abruptly.

At this juncture a lady with prompt tact rose to propose some music. She glided over to a friend who showed herself pleasantly acquiescent, and in her turn moved to the piano, which a gentleman opened for her.

The southern, apparently an

old acquaintance of the musician, at once sprang forwards.

'A song of my own choosing, then, Mrs. Lanyon,' he said. 'You can't refuse it to me. Let us have "The Wearing of the Green."'

'No, no!' cried a dozen voices.

But at the moment the lady began, in a voice so sweet that no one could hush it, the somewhat rebel words:

'Farewell, for I must leave thee,

My own, my native shore,

And, doomed in foreign lands to dwell,

May never see thee more;

For laws, our tyrant laws, have said

That seas must roll between

Old Erin and her faithful sons

That love to wear the green.

Yet whatso'er our fate may be

When oceans wash between,

Her truest sons will ever sing

The wearing of the green.

My father loved his country,

And sleeps within her breast,

While I, that would have died for her,

Must never so be blest.

Those tears my mother shed for me—

Far fewer they had been

If I had proved a traitor

To the wearing of the green.

Yet brighter days will surely come

Than those that we have seen,

When Erin's sons may proudly sing

"The Wearing of the Green."

The Orangeman had risen, and was listening with such a knit brow that some stormy passage seemed inevitable, till, just as the last note died away, the air was changed with pantomimic rapidity, and the loyal chords rang forth of 'The Boyne Water.'

Every one laughed then. Anger at the charming *mélange* was impossible. Even the Tipperary blood seemed restrained from ebullition by the soothing potion which had been first drunk in, and presently all settled down in detachments to chess, cards, or music.

The next day was bright and bracing, and at ten o'clock our party mounted the long car which starts from the hotel at that hour for the Giant's Causeway.

I had a place beside Madge, and

was content. She, on her part, looked bewitching in a gipsy hat crowned with wild flowers, and talked alternately to me and a companion on the left. The acquaintance of the latter gentleman she had made at the *table d'hôte*. He was a professor from the Belfast College, wore spectacles and a sort of astrologer's hat, and was sufficiently antiquated to stifle any pang of jealousy I might have felt, and give me a sensation of rejuvenescence and agility which was very gratifying.

I could bound off the car quicker than he on our arrival, offer Madge my hand, and carry her off, the first of the pedestrians, for the cliffs. The sea was wild and lovely. A north-westerly wind blew the waves in foaming cascades upon the rocks and strand, and the curious pipe-like pillars of the great organ facing seaward were burnished by a gleam of the most golden sunlight.

Presently I heard Mrs. Merrington's voice behind.

'Madge, is it in your pink llama you are? That looks too glaring out of doors. You should only wear it in the evenings.'

The young lady had just thrown off a gray cloak which had enveloped her on the drive, and stood forth brightly in the above apparel.

'But why, mamma? she responded. 'What harm, if it is pretty? Daylight should be as honoured as gaslight. I am not afraid of a colour.'

She certainly need not be so, while her fair faultless complexion eclipsed all in brilliancy, and threw every tint, even of rose, into the shade.

'We shall be hurried on our return, and have no time to dress,' she confided to me roguishly, 'and Harry will have arrived then.'

'O, that accounts for all.'

'All what?'

'Your gaiety and your garb.'

'But when am I grave? Do you ever see me dull, Mr. Hartwell?'

'No, in truth; but there are degrees even of liveliness. Sunshine in the heart throws the strongest light of all. You know what you told me—"When Harry comes I shall be quite happy." Does not that imply a want now?'

'Ah, don't criticise me or my words; don't draw logical conclusions. I speak what I think at the moment. But there are many moments—many moods.'

'The more the merrier in your case, I think.' And saying this I gave her my hand to help her over a barrier of rock which was our first approach to the Causeway. The rest of the party were on a more circuitous path, and followed us leisurely.

Madge was agile enough to accept but little assistance, and she stepped lightly from stone to stone till we had gained the further projection of broken columns fitting curiously into one another, which our American would describe as 'the Viaduct.'

This rocky groundwork showed fragments of every fantastic shape, some regular, others irregular, round, triangular, octagon, and a nonagon. Above us were pillars of colossal height, inlaid, as it were, into the dark cliffs; while the ocean, stretching out far before our gaze, dashed its noisy waters upon the basement of the pedestals, and fled in more foaming waves towards the mouth of the caves beyond.

'We must have a boat!' cried Madge. 'See, there is a party in one at this moment. They are at the entrance of the large cavern. How they toss up and down in the surge! Harry thinks boating slow work; but there is nothing

time, I am sure, in a row about here.'

Harry again! How I hated the name, and especially the soft blush that announced it! Looking at Madge, I saw that sparkle in her eye which betrayed her secret, and struck a blow equally at my own presumption.

The professor came up just then, and began some disquisition on geological researches. He brought out his knowledge in allusions to stratified and igneous rocks, to the classes of strata comprising palaeozoic, post-tertiary, &c., and might have wandered on into still more puzzling terms, had not Madge shown something of impatience.

She gladly seconded my move for an adjournment to the heights above us, which were covered with a mossy undulating turf, and looked inviting for the picnic luncheon that was in prospect.

The repast having been spread and partaken of, Madge was the first to proclaim its conclusion, and dart in her usual impulsive way to the very verge of a cliff.

'Such a great sea-gull!' she cried. 'He has just risen from the crag beneath us, and flies direct seaward. A good omen for the weather—is it not? O, I should love to take wing in that way! I feel really as if I could flit off quite securely, and alight on the head of one of those pedestrians below.'

'You would be much more likely to alight on your own,' said her father, pulling her back somewhat brusquely from her airy situation. 'If you feel safe yourself, Madge, that is no reason for making your mother and every one else uncomfortable about you.'

The young lady succumbed to this reproof, and was tolerably amenable for the rest of the morning.

On our return to the hotel she became excited anew. At the same time she did not try to escape from my companionship, but, having put a question to the waiter, she turned to me with a smile, and announced that 'Harry' was awaiting her in the inner saloon, and asked if I would not wish to be introduced. I acquiesced with the readiness which is allied to curiosity, and followed her promptly. I could not but wonder to myself, as we traversed the coffee-room, at the gentleman's tardiness in hastening forth to meet her. He could scarcely fail to have seen the long car drive up to the door as it passed the windows of the drawing-room, and yet she was left to seek him out, instead of accepting the first greetings and attentions at his hands.

However, Madge seemed perfectly satisfied, and it was assuredly not my part to desire a more lover-like alacrity.

The door of the saloon was closed, and as Madge had her grasp on the handle she said to me in a whisper,

'Now what do you expect? Tell me beforehand.'

'An Adonis, of course,' was my reply. 'But I am afraid not a very active one. He ought to have been earlier on the scene.'

She laughed. 'You are a famous guesser. Indolence is just the one fault I have to find,' and thereupon the door was thrown open and she went impulsively forwards.

At this hour the room was usually deserted, and a glance showed me that it contained but a single occupant. I paused in perplexity, and a strange sensation sent a throbbing to my heart. Madge had her arms round some one's neck; her soft clinging embrace was given with a warmth and impulsiveness which would have been too much for me under

other circumstances. As it was, I felt my colour rise, and, stepping closer, I uttered her name in quick accents,

'Madge, Madge! who is this?'

She was round in an instant, with her hazel eyes full of their merriest light.

'My friend *Harrie*. Won't you recognise her? Allow me to introduce you in full form. Mr. Hartwell, Miss Henrietta Delancey.'

Never, I think, had I greeted a stranger with such impetuous delight before. I am almost afraid that my excessive eagerness must have been mistaken for familiarity; for Miss Henrietta, who was very handsome, gave me a scanning glance from her fine eyes, and drew back with the slightest degree of hauteur. Her expression was by no means so sweet as Madge's, though she had the advantage of her in height, and possibly in what is termed *style*.

Madge evidently admired her immensely, and clung about her in a delighted way which was very childlike and charming. I had still, I found, a rival in 'Harrie;' for words and smiles were all given in this quarter now, and I was left pretty much to the task of reflection till we were out on the hill in the evening for our usual promenade. Miss Delancey had accepted then the escort of an old acquaintance, whom she had met unexpectedly at the *table d'hôte*, and Madge was content perforce to fall back on my companionship. She did it with so good a grace that I had to forgive her everything—her previous artifice and her recent neglect. I could not but call her to some account, however, as we found ourselves side by side.

'Why did you tell me it was a gentleman friend I was to expect? I questioned, with a full glance be-

neath her hat. She met the look with wide-open eyes.

'I never said so; never, indeed, Mr. Hartwell.'

'Well, you allowed me to assume it.'

'O, the mistake was a too amusing one to be set right. You spoke so touchingly of "Harry," looked forward so longingly to his advent.'

'I doubt about the latter part of that statement, Miss Madge. I should have been quite satisfied never to see the expected guest, if you had been of the same mind.'

'And why, pray, if you pictured him so fascinating?'

'Possibly for that very reason. Have you ever heard of such a thing as jealousy?'

The flush deepened on Madge's cheek; but then she indulged so often in this bewildering loveliness I could not appropriate anything special from the token.

At the moment we encountered Mr. and Mrs. Merrington, also Miss Delancey and her escort. They were on the return walk, and we were going onwards towards the extreme end of the promontory, where Madge had promised to show me a nook amongst the crags which was her favourite seat.

'Come, Madge, my child, you must turn now,' said her mother.

'The evenings are not what they were. You have no wrappings on, and may take cold.'

'O mamma, just one round more!' she pleaded; 'we have not had half a walk. I want to bring Mr. Hartwell to the point.'

There was a laugh from Miss Harrie.

'Indeed, Madge! That is a free admission, certainly. We must not interrupt so interesting a *tête-à-tête*;' and with a playful gesture she and her companion

passed us. Mr. and Mrs. Mer-
rington followed; but Madge
knew me too well to feel em-
barrassment, and she kept to her
first intention.

'Madge,' I said as we went
onwards, 'I am in your hands
now. Lead me to some charmed
spot.'

'Do you want to be enchanted?'

'Scarcely that. The magic
chains are too fast already; but
I would cast a spell over you.
In this delicious dreamy air it
might be possible.'

'And not in daylight? You
have given me fair warning. I
refuse to be deluded.'

'Illusion I spoke of; but if
you prefer a reality—'

I stopped, for her gaze was
turned on me, and something in
its questioning light forbade in-
terrogation of mine.

'There is my nook!' she ex-
claimed the next instant. 'Far
down in the steepest part of the
cliff, where no passer-by can
penetrate. Seated there, looking
straight seawards, I can forget the
whole world.'

'And you enjoy that?'

'When I am selfish.'

'You give it a right term.

Whenever you are thus hard up-
on others, be so upon yourself.'

We were watching the last
glimpse of sunset as we spoke.
The globe of fire, which had float-
ed, as it were, on the surface of
the water, vanished with a strange
suddenness from our eyes, and at
the moment a soft vapoury atmo-
sphere replaced the former radi-
ancy.

Madge turned landwards with
one of her swift motions.

'We must hasten now,' she
said; 'my mother will be lament-
ing the loss of my cloud. I am
to follow the sky, it seems, and
when it wraps itself up I must do
the same.'

'Well, you like to look high,
I remember that.'

She only smiled, made no dis-
claimer. Yet the charge was for
ever refuted when I grew aspiring
on my part; and to a question
put to her at last no denial rose,
either, to her lips.

With this happiness my stay
at the seaside ended. It was a
farewell to the place, but not to
what had passed in it. The me-
mories of the visit and its summer
lights were to live in a brightness
which has had no sunset.

STRETCHED OUT.

A Rosario Police Sketch.

THE Argentine Republican Government cannot boast of its army, at least so far as the *morale* is concerned. The greater portion of the military force there is composed of convicted prisoners, who, after being transported to some one or other of the numerous frontier forts, erected for the purpose of guarding against Indian invasions, are generally drafted into the regular army, where they are by no means always successful in overcoming their natural disposition to misbehave. The *serénos*, or police, are organised on much the same system, especially in some of the interior provinces. In fact, the old idea of 'setting a thief to catch a thief' is here practically carried out.

Mr. Huntly was one of those happy-hearted, easy-minded Englishmen who are often met with abroad, and had been my guest for some considerable time. He did not 'take to' the dull routine of camp life—for my estancia was far out on the prairies—and he was always glad of an excuse to visit the neighbouring port town of Rosario, where the continual bustle and excitement were far more congenial to his nature than walking to and fro between the stils of a plough. Mr. Huntly, as the sequel will show, got more excitement than he expected during his last stay in the town just referred to.

On a glorious morning of one of the long bright summer days peculiar to southern latitudes, having some business to transact

in Rosario, I had just given orders for my riding-horse to be saddled, when Mr. Huntly informing me that he had a great desire to go in my stead, I accepted him as my temporary agent, and giving him the necessary instructions, we shook hands and parted, he for his favourite little town, and I to return to my work on the farm.

The evening was well advanced when my friend arrived in Rosario, and his long ride had given him a keen appetite, which took some time to be satisfied, notwithstanding the substantial hot supper that he ordered on his arrival at the hotel. After his meal, Mr. Huntly passed an hour or two chatting with some newly-arrived countrymen, who were able and willing to post him up in the latest news from his native country.

The hour would be nearly midnight, when my friend, feeling no inclination to retire for the night, left his hotel for a quiet stroll and a meditative smoke. Although by no means a sentimental or poetically inclined man, the loveliness of the evening induced him to extend his walk to the suburbs of the town, where the heavy dew had settled down on many a fair and sweet-scented plant growing in the nicely-kept gardens surrounding the numerous handsome villas. Presently my guest began to consider the lateness of the hour, and the advisability of a good sleep after his long journey; and he was just making up

his mind to return to the hotel, when two *serénos* or night-watchmen roughly accosted him, demanding to know where he was going to so late in the night. Mr. Huntly, who had lived several years in the country, and knew the Spanish language well, explained to them that he was out for an evening smoke. This simple answer failed to satisfy his challengers, who now advanced to his side, threatening to take him to the 'lock-up.'

'Lock me up!' cried the astonished Mr. Huntly. 'What, in the name of goodness, would you do that for?'

'Muy bueno' (very good); 'we know you are armed—all foreigners are; and our town laws forbid any one to carry firearms, unless by special license.'

'I should think,' answered my friend, who was very blunt in his remarks when annoyed, 'I should think we would require weapons to protect ourselves from such villainous police as your miserable town possesses; and I can easily tell that you two are no better than your brother officials.'

'We want firearms, not insolence,' said one of the *serénos*, getting his long lance into position.

'At the same time,' added the other, 'we do not wish to be hard upon an ignorant stranger; so if you will give up your revolver and a few silver dollars, we will let you go in peace, and say no more about the matter.'

'I'll see both of you in the middle of the Rio Parana first!' indignantly exclaimed my friend, trying to conclude the interview by walking off.

In this move he was hastily interrupted by the *serénos*, who, presenting their lances on either side, defied him to move at the peril of his life. Mr. Huntly had

a revolver upon him; but, unfortunately, having brought it to town in order to be repaired, it was consequently unloaded. He showed them the useless weapon, and explained the state it was in; then, taking a knife from his pocket, he assured the watchmen he had no other 'missile' concealed about his person. The only response was a rude laugh, with the remark that it was even unlawful to be armed with knives, especially after dark.

My friend was not the man to let his spirits be easily damped, and took rather a jocular view of the proceedings as far as they had yet gone. Looking the *serénos* full in the face, he laughingly inquired,

'You couple of idiots appear to be under the impression that I carry a penknife with me, in order to conquer my enemies and do battle with my foes. How do you suppose I can cut up my tobacco without a knife? for you both know very well we English invariably use cake-tobacco here. Besides, how about keeping my finger-nails short and clean? Perhaps I should hang a pair of scissors round my waist for the purpose? But then scissors will likely also be counted as dangerous articles of war by your paternal Government.'

'Will you go quietly to prison, or remain there with two or three lance-thrusts through your infernally impudent carcass?' briefly inquired one of the watchmen.

'O, by the bye, I forgot to mention that there lies in my waistcoat-pocket a full-blown toothpick. Should I have also left it at home?' inquired my friend, as he still stood his ground, in spite of the angry signals made by his captors to move on with them.

At this juncture three additional serénos came upon the scene, and left Mr. Huntly no alternative but to allow himself to be conducted by this body-guard prisonwards. Several times during their march they came to a halt, and advised their prisoner to give up what firearms and money he had, and he would be set free. But my friend was now determined to follow the matter out to its end, and flatly refused to give a dollar to each of his captors, to which demand they had gradually decreased as the police-station was reached.

Becoming convinced that their prisoner would not bribe them to let him free on any terms whatever, the enraged serénos gave him in charge to a sleepy official within the prison-yard. This latter individual refused decisively to hear any protest from Mr. Huntly, and ordering his guard to relieve him of any firearms he might possess, and then to shut him in a cell for the night, he condescended to inform the unhappy captive that a full investigation would be made in the morning, but until then nothing could be done. Mr. Huntly was then locked into a wretched little hole, barely large enough to contain a bench and a rude canvas bed, with one coarse heavy counterpane, there being neither pillow nor mattress. Fatigued with his journey and the succeeding excitement, he soon fell asleep, being comparatively easy in his mind, as he felt assured all would be made right on the morrow.

Mr. Huntly would not have dropped off to sleep so composedly had he known what was going to happen to him, and that very soon too. While giving up his revolver and knife in the guard-room, my friend had resolutely refused to permit his captors to search his

pockets, and the sleepy official, to avoid trouble, had allowed him to have his own way in this respect; the serénos protesting meanwhile that their prisoner must have many valuables upon him, as he was so fearful of being searched. Mr. Huntly had gone to bed without undressing. The night felt comparatively cold, after the great heat of the summer day, and, besides, the bed had only one covering, and did not appear to be very clean. His sleep had not lasted long when he became conscious of being slightly moved to one side; then, as sleep quickly left him, he felt the hot breath of some one directly over his face. He, fortunately, had sufficient presence of mind to keep perfectly quiet, and cautiously raising an eyelid, there, to his horror, bending closely over him, was one of the serénos who had helped to disarm him in the guard-room. The wretch held a long double-edged knife, or rather dagger, close to his throat, while with the other hand he was feeling under the bed-clothes for Mr. Huntly's pockets. On perceiving his perilous position, my friend could not check himself from starting slightly; and although the movement was almost imperceptible, it was sufficient to make the robber suspicious, and holding the dagger closer to his victim's throat, he watched intently for any sign of wakefulness. It was only by almost superhuman efforts that Mr. Huntly succeeded in refraining from making any more visible signs of consciousness; and his unwelcome visitor gradually regained confidence, and resuming the search, was successful in appropriating to himself my friend's handsome gold watch and some fifty dollars. This proceeding occupied a considerable time, the

seréno using every precaution to avoid disturbing his human prey, as he carefully felt in all the pockets of the clothes which Mr. Huntly then wore. Certainly it was very trying for my unfortunate friend : the time passed so slowly ; and then to lie there, quietly submitting to such an outrage, and that terrible dagger with its keen sharp point resting on his throat. The slightest downward move of the seréno's hand, and the weapon would kill him. The suspense was becoming too awful to be borne. Poor Huntly was a wild careless fellow, and full well he knew how little fit he then was to meet his seeming doom. We might here desert him for a time, and have a good spell of moralising upon the uncertainty of life, &c. ; but as such a proceeding would be both cruel to our anxious hero and our trusting readers, we mercifully refrain from doing so. Would that all authors were equally thoughtful !

The seréno, having got what he wanted, now slowly crept to the door. Mr. Huntly, very much relieved, in more senses than one, incautiously turned partly over in bed, to get a better view of the retiring robber, who, hearing the movement, hastened back to the bedside, barely allowing his victim time to resume his apparently sleeping condition. The dagger was again held in fearful readiness, and its owner muttered some Spanish oaths, as if, though unwilling to commit murder unless as a necessary precaution, he felt it incumbent upon him to give vent to his feelings in some form or other. Retiring again from the bed, he stood at the cell-door for some time listening attentively. All being quiet, the seréno gently left the apartment, closing the door after him. With one bound, Mr. Huntly was now at the door,

shoving the bench against it as an obstruction to his unwelcome guest, should he wish to return. But why should he remain there, and allow his enemy to get safely away ? That would be very foolish ; so, kicking the form to one side, he made to open the door, intending to hasten along the passage and raise an alarm. His intentions, no doubt, were very good ; but unfortunately he was unable to carry them out. The cell-door only opened from the outside ; and so, after kicking and shouting till he was tired, he resigned himself to the task of waiting as patiently as possible for the morning, when surely some one of the prison officials would visit him.

Mr. Huntly waited—he could not do otherwise—but not with patience. Sleep was out of the question ; and he paced up and down the limited compartment in a state bordering on madness. Daylight came at last, but no relief, and it was fully nine o'clock. Mr. Huntly thought it would be about five in the afternoon then, when a turnkey entered, and requested the prisoner to follow him. He was handed over to the superintendent of police, a smart-looking official, who had been to England several times, and was, consequently, much less prejudiced against Englishmen than most of his untravelled countrymen are. Mr. Huntly gave a full account of the whole affair ; and, instead of exciting any surprise, the relation was listened to by the official without any comment, as if such things were of constant occurrence ; and no doubt they were.

‘ Well, señor,’ replied the superintendent, when Mr. Huntly had finished his story, ‘ I will not at present ask for any description of the seréno whom you say robbed you last night. All the police of

the town are under my supervision; and I think I know the very man to whom you refer. To make sure of your accusation being correct, I shall, during the day, have all the police force mustered in the yard here, in three separate detachments, which you will have an opportunity of inspecting, and so picking out your man. I shall know, of course, by the muster-roll should any one absent himself, which, however, is very unlikely, as it would look suspicious. Accept meantime my regret in your having been caused this annoyance, and, believe me, I shall do my best to restore any property you may have lost. Come here at midday, when the first squad will be ready for your inspection.'

Don José Vasquez, the police superintendent, here bowed Mr. Huntly out, hoping to have the pleasure of seeing him back there at noon precisely.

When my friend returned to the yard at the appointed time, he saw some fifty *serénos* drawn up in line, of whom he took particular notice, passing slowly along the column, but his man was not amongst them. Mr. Huntly had another inspection later on in the day, with a similar result. The third detachment would not be there till sunset; so my friend went back to his hotel, and had a good dinner 'on trust.' He then sauntered down to the busy little harbour, and got so interested in the bustle and constant change of scene that he nearly made himself too late for his last appointment with Don José Vasquez. Arriving in the yard just as the detachment was about to be dismissed, he hurriedly made his inspection, but could not recognise the *seréno* he was in search of.

'Señor,' said the superintendent, addressing the disappointed

Mr. Huntly, 'you have now seen all the police, and yet say the man whom you accuse of robbing you is not present. I am sorry to discredit your statement; but I think it must have been all a dream.'

'Dreams do not run away with people's watches and money, Don José.'

'True, my friend. You had better try and find your man in this last detachment. I have no more squads to show you.'

'He is not there. I should know the villain a mile off.'

'You would swear to that?'

'Most assuredly.'

'Well,' replied the police superintendent, with a sly smile, 'to try you thoroughly, I purposely kept back the *seréno* I told you I thought would be the guilty party. You will now see him; and I expect he will turn out to be your midnight visitor.'

Don José Vasquez then conducted my friend to a cell of the prison, where, heavily ironed and handcuffed, he beheld the *seréno* of whom he was in search. Both the superintendent and Mr. Huntly questioned and cross-questioned the prisoner, but could elicit no further reply than a sturdy denial of any knowledge on the *seréno's* part of the affair altogether. My friend was perfectly astounded at the rogue's impudence. To think that a few hours before this wretch had, while stealing everything from him, held a dagger in such a position as to greatly endanger his life, and now the fellow denied all knowledge of any such crime.

The superintendent of police now remarked that 'he would very soon compel the prisoner to sing another song,' and gave orders for the 'stretcher' to be prepared. The unhappy *seréno* uttered a low groan on hearing this, as well he knew his coming fate. An

official entering presently announced that the 'machine' was in readiness.

The seréno was now carried out to the yard, and placed flat on his back on the ground, and his fetters removed. The stretching apparatus now made its appearance, and certainly it was a primitive-looking affair. Four stout thongs of untanned hide, in a wet state, were fastened to the prisoner, two being tied round his wrists, and the other two round his ankles. Each thong was then stretched, as far as possible, away from the limb to which it was attached, and then firmly secured by strong iron pegs driven into the ground. A great strain was thus effectually put upon both arms and legs, and was gradually increased as the moistened hide dried, causing it to contract. To accelerate the contraction, however, a stick was used as a lever to increase the strain, being twisted in the thongs, and presently the muscles of the unfortunate wretch began to crack, and each sinew to swell. After torturing the seréno till big drops of agony stood on his forehead, Don José inquired if he was ready to confess.

'No, patron,' groaned the sufferer. 'I am innocent, and you will be my murderer.'

'Tighten the cords,' commanded the superintendent; and the levers were again put in force, and the strain increased.

'*Santa María mía!*' yelled the wretch, now quivering with agony, his eyes protruding from their sockets with horrible ghastliness.

'You will kill the man,' interposed Mr. Huntly, now sickened, and nearly fainting at the grim exhibition.

'Not a bit of it,' replied Don José; 'these fellows are tough, and can bear up wonderfully; he will give in presently.'

'Hold, I will confess all!' now cried the seréno; and the strain on the thonga was relaxed. 'It is true I took the watch and money of the English señor, and I can return him his watch; but the dollars I lost playing at cards.'

'O, I see you are only half repentant,' laughed the official, again ordering the torture to be resumed. The wretch was now a pitiful sight—bathed in sweat, and the veins discoloured and swollen, looking as if they would burst. The awful strain, now distorting the vessels of his throat, prevented him from crying out. Don José, knowing this, ordered his men to again loosen the cords, and, waiting until the seréno had regained the power of speech, he inquired if the dollars had been recovered yet.

'Si, señor,' cried the prisoner: 'everything will be found in my house; only release me from this fearful death.'

Don José Vazquez gave him another little 'stretch,' just, as he remarked, 'to impress his memory well.' The seréno, now in a dead swoon, was carried back to his cell.

By the morrow, my friend, with the aid of Don José, the police superintendent, had recovered the stolen property. The guilty seréno was banished to one of the frontier forts, from where he would, no doubt, be eventually drafted into the army, or else back to the police force.

Many a time I had occasion to transact business in Rosario, but my friend Mr. Huntly never again volunteered to act as my agent. He confessed to having had quite sufficient town excitement for a season, and contented himself roaming amongst the furrows, as he turned up the face of Mother Earth with the light American plough drawn by lumbering oxen.

THE SENIOR PARTNER.

BY MRS. J. H. RIDDELL, AUTHOR OF 'GEORGE GEITH,' ETC.

CHAPTER XXXV.

MR. M'CULLAGH TRIUMPHANT.

STILL over the waves of success bounded that gallant bark, Pousnett & Co. (Limited); and if it were possible for a greater success to have been compassed than was achieved by the senior partner, when he generously allowed the general public to participate in the profits of his business, it was when he consented to dispose of the barren tract of waste land adjoining Norman Towre, and was good enough to sell his interest in it for fifty thousand pounds in solid cash, and five hundred paid-up shares, value ten pounds each. Previously having manipulated sales of portions of the property to a considerable extent, Mr. Snow calculated he could not have netted less than a hundred and thirty thousand pounds on the transaction, to say nothing of Norman Castle, where he meant for the future, when not in London, to reside.

His house on the Thames was already let for a hydropathic establishment, and the land surrounding it, except a portion of the grounds and gardens, cut up into plots for the erection of villa residences. So far as worldly success can make a man happy, Mr. Pousnett ought to have been esteemed fortunate; but there is always a fox gnawing somewhere. The senior partner's fox being the state of his health, he did not conceal the fact so sedulously as might have been the case other-

wise—if, for example, his purse instead of himself had been sick. Ere long, therefore, Mr. Pousnett's 'good friends' in the City knew the 'strain had been too much for him;' and with wonderful unanimity they all began to regret he could not be induced to consider himself in time.

When pressed by anxious inquirers, who button-holed him to get an explicit answer, Mr. Pousnett confessed with a laugh that all the doctors his 'better-half insisted on his consulting' were agreed he had overworked himself, and declared nothing but complete rest could do him any good.

'So I must remain bad,' finished Mr. Pousnett; 'for if those wise men know how I am to get away, I am sure I do not.'

In spite of this assertion, however, he fell into the habit of running out of town often on Saturdays, and not returning till Tuesday in the following week; then he tried the effect of a short tour on the Continent; then he went with Sir Somebody Somebody for a trip in his yacht, which did more for his health than anything he had yet tried; then, in the year '59, he suddenly experienced a relapse; and, at the beginning of 1860, just after the tremendous frost which ushered in that January, it was formally announced Mr. Pousnett felt himself 'unable longer to hold the responsible post, the duties of which he had hitherto fulfilled, and which, for the future, would be discharged by

Mr. Robert McCullagh, whose thorough knowledge of the business,' &c.

Great sympathy was expressed for Mr. Pousnett, great confidence declared in Mr. Robert McCullagh; the votes of condolence, the votes of thanks, the votes of regret because Mr. Pousnett was leaving the board, the votes of pleasure because Robert McCullagh was coming more prominently forward, were all duly proposed, seconded, passed, and recorded in the newspapers. A large dividend was declared, a satisfactory statement of affairs published; the auditors vouched they had examined the accounts, and found them correct. So much was placed to the reserve fund, so much allotted to the shareholders. Every one was pleased—unless, indeed, it might be Mr. Pousnett, who uttered his thanks for the kindly feeling manifested in a few broken, but well-chosen, words; and who, after the meeting, walked away with Lord Cresham, looking very sad and downcast, but yet a mere boy in comparison with his son-in-law.

Thus exit Mr. Pousnett, *en route* to the Continent. He was going to the south of France for his health. Long before this incident, however, Mr. Alty had retired from the direction also. Like his great prototype, he did not do so till all his affairs were set in order, his shares sold, everything which it seemed necessary to do finished.

It was as well; for all unconsciously Mr. Alty's departure from the board-room of Pousnett (Limited) meant the commencement of a longer journey than that contemplated by Mr. Pousnett.

He was taken ill very suddenly and seriously; and before Mr. Snow, who had been sent for in hot haste, could arrive, the work

begun by Time was finished by Death, and the only thing which remained in the old dingy house with the shabby furniture at Bow of the man who had been master of it was a quiet silent figure covered with a white sheet, that would never trouble itself any more about the state of the money market, or the defalcations of tenants, or the shortcomings of borrowers, or find delight in pheasants and good wines, and the freshest of fresh country butter, and the plumpest turkey that ever graced a Christmas dinner.

Mr. Snow followed him to his last home in that sorrowful cemetery at Ilford, which produces so weird an effect on the mind when one comes upon it suddenly and unexpectedly from the breeze-laden Flats of Wanstead.

It was impossible to lay him with his father at Limehouse; and years before he had, with his usual foresight and prudence, invested in a vault at Ilford, where a brother and sister, buried at their own proper and individual expense, were affectionately awaiting his arrival.

Both as he went and returned Mr. Snow wondered whether Mr. Alty had left him anything, and, if so, how much. Such thoughts will intrude even on mournful occasions; and the drive to and from Ilford, through Stratford and along the Romford-road, is of a description to require something pleasant to enliven it.

The matter was soon set at rest. With commendable promptitude the will was produced and read. Some nephews and nieces and cousins, and persons who called themselves old friends, were present; but they might as well have stayed away, for Jacob Alty, who during his lifetime had never given one farthing he could help to the widow or the orphan, who hated the poor and made no secret

of his antipathy, left everything of which he died possessed — except the house at Bow and two hundred a year for the use of his sister, and fifty pounds apiece to his executors—to found and endow a Charity to be called ‘The Jacob Alty Almshouses;’ to fit up and maintain a ward in the London Hospital, he directed should be named ‘The Jacob Alty Ward;’ to furnishing an annual Christmas dinner, to be designated ‘The Jacob Alty Christmas Dinner,’ for fifty poor persons, not under sixty years of age, residents in the parish of Limehouse, and fifty not under sixty from the parish of Bow; and a legacy of a hundred pounds each to ten religious and medical societies, the names of which it would be as tedious for any one not a lawyer, and paid for his time, to read, as it certainly would prove to write.

‘Well, Mr. Snow,’ said Miss Alty, in commentary, when they were left alone.

‘Well, Miss Alty,’ answered Mr. Snow.

‘Of course I can live on two hundred a year.’

‘I am greatly afraid you will have to try.’

‘I can’t imagine why he left you nothing.’

‘I certainly thought he would have remembered me, more especially as I helped him to make large sums of money.’

‘You think it would be of no use disputing the will?’

‘Not the slightest.’

‘And you see it is only for my life.’

‘Yes, or else we might have made your income much larger.’

‘O, I have some money saved,’ confessed Miss Alty.

‘Much?’

‘Not much, but enough, I think, to make more of. Will you come one day and talk it over?’

‘Certainly.’

‘Only to think of those old men and women!’

‘Well, it was his own, and he had a right to do what he liked with it.’

‘But I can’t get the thought of you out of my mind.’

‘O, never mind me, Miss Alty; if I helped your brother to make money, his money helped me to my present position.’

‘It is very good and nice of you to say so.’

‘It is the truth,’ answered Mr. Snow.

‘Well, at any rate,’ said one of the nephews, who insisted on fastening himself to Mr. Snow, as that gentleman walked back to London, ‘you have got fifty pounds, and that is more than any one of us has.’

‘Yes, your uncle left me fifty,’ agreed Mr. Snow, feeling the admission bound him to nothing.

‘And as you are executor there will surely be a lot of pickings.’

Mr. Snow shrugged his shoulders in dissent; but at the time he was thinking, if there were not, he would know the reason why.

If Mr. Alty thought his will would produce a public sensation he was disappointed. The time has completely gone by when, save in the columns of a local paper, almshouses, Christmas dinners, and suchlike are regarded with the smallest interest.

His kindred anathematised his memory; after a very short time the old men and women came to consider the almshouses and the December feast as their due; the patients in the London Hospital thought no more of Jacob Alty than of anybody else. Miss Alty congratulated her foresight in having saved all she could while her brother lived; and Mr. Snow and his colleague joined together

to make as much as possible out of the 'pickings.'

For a time after the retirement of the senior partner, as many people continued to call Mr. Pousnett, it was remarked by several persons—Mr. Alty's executor amongst the number—that Robert McCullagh was a changed man. It seemed as though the weight of some incubus had been removed; as though for the first time since he called himself one of the firm he felt he was really a capable and responsible individual.

'The governor weighed us all down,' said Stanley Pousnett, in friendly explanation. 'He is so clever himself he believes everybody else is a fool, and shows his belief, which sometimes proves trying. He said he would soon come back to give us the benefit of his advice; but he has not done so yet—and, you see, we are still managing to push along.'

Once again in those days Robert tried to reestablish friendly relations with his father, and once again he was repulsed. Mr. McCullagh, plodding on in his own old way, would have none of him.

'Never more,' said Robert to his wife, 'will I hold out the right hand of fellowship; never. Any advance in the future must come from him.'

'Don't say that,' entreated his wife; 'you cannot tell what may happen.'

'I can tell that I do not mean to put myself in the way of being rudely rebuffed.'

'But yet he is your father, Robert.'

'Yes, and I am his son, Janey;' which answer silenced Janey, who had never told her husband that twice, having essayed to speak to him and so close the breach, Mr. McCullagh elected to pass her by as he might a stranger.

As years passed on, however, people began again to make remarks in connection with Pousnetts': one, that Robert McCullagh was growing stout, as is curiously and unhappily the fashion of City men; and another, that he and Mr. Stanley Pousnett were getting to look as if the 'strain' of so great a business were even worse for them than it had proved for Mr. Pousnett.

With Mr. Stanley this was particularly noticeable. He was living now in the Portman-square house with his wife, the beautiful heiress who had excited such admiration on the occasion of that memorable party on New Year's night. He was constantly complaining of his head; and once when recommended by a friend to follow his father's example, and retire from business altogether, he said, in a tone which removed from his expression all suspicion of irreverence,

'I wish to God I could!'

Wisely the world began to whisper, 'Such gigantic concerns were too much for any one;' that, 'after all, capital did not mean everything;' that 'no organisation could prevent the work being tremendous for the principals.'

In confidence, Mr. Stanley Pousnett said to his wife, 'I'd rather carry a hod;' while Robert remarked gloomily to Janey, 'I wish I were a day labourer.'

When the same persons who had spoken to Mr. McCullagh concerning his son's improved looks and spirits commented upon the worn expression of Robert's face, the man who had made his money by such different means merely observed,

'Folk who must needs be grand have to pay for it.'

Robert's house in Brunswick-square, his wife's pretty dress, the apparel of his children, his 'car-

riage friends,' his servants, the flowers in the balcony, the long white curtains that shaded his windows, were all so many sins in the mind of a father who refused to speak to the prodigal, whose worst fault, perhaps, was that he reminded him of his dead wife.

He truly believed Robert inherited all his mother's faults; whereas the young man had only taken the most amiable traits from both parents, conjoined, indeed, with a fatal weakness of character which even Janey understood.

'My poor darling!' she thought—for Robert could be a hero to her nevermore for ever—'my poor, poor dear!'

O, how she loved him! Never perhaps before did any woman who so thoroughly comprehended the feebleness of a husband's nature love one so utterly.

And the love was mutual. Never did man so idolise a wife as Robert did Janey.

The years slipped by. When there is little to mark the passage of Time, it is marvellous to consider how noiseless and stealthy are its swift sure footsteps. With most persons trade was very good indeed; a time of plenty had come to England (alas, that no Joseph then lifted his voice to warn his countrymen of the mournful miserable time of dearth which has since followed!). People thought the sun of prosperity was going to shine on them for ever. Bankers were complaisant, wholesale houses accommodating, retail shops anxious only to open up a connection. Business, in a word, was, so everybody said, in the healthiest state imaginable; when one morning, in the late autumn of 1864, Alick, now grown to manhood, announced to Mr. McCullagh, on his return from a call on one of the large shipping houses, that a lady had been 'twice after

him,' and seemed put out to think she could not see him.

'She'll be back again after a bit,' finished Alick.

'What like was she?' asked Mr. McCullagh; 'didn't she leave any name?'

'She wouldn't leave her name, and I couldn't say just what she was in the face, as she had a thick veil on her.'

'I can't think what any lady can be wanting coming after me,' observed Mr. McCullagh thoughtfully. 'If it's any of those Sisters, mind, I won't see her, Alick. It's just dreadful the way females come into a man's office nowadays, and refuse to stir a step till they have got his money. I am sure there was one last week I'd like to have been obliged to get the police to. I met her in the hall, and she wouldn't go, till at last I gave her a shilling, and then she stood on the doorstep upbraiding me for my meanness.'

'This is no a Sister,' said Alick; 'she was a well-dressed woman, and a civil-spoken sort of body.'

It was not long, only a few minutes in fact, ere the stranger appeared once again in Mr. McCullagh's hall, begging so earnestly for a private interview, that, with many misgivings as to his wisdom in trusting himself alone with an importunate person of the other sex, she was duly escorted into Mr. McCullagh's own room, where he did not lose one second in asking her business.

'You do not remember me?' she began, raising her veil.

'I never set eyes on ye in all my life before,' he answered.

'O yes, you did,' she said. 'Once, when you first came to London.'

'Why, surely ye're no—'

'I am indeed; and the most wretched woman on earth;' and she burst into tears.

Mr. McCullagh made no comment on the position as thus broadly indicated. In a dumb sort of wonder he waited for what was to come next. Why, how long was it since he had seen her? He was then a raw lad from the country, and she a good-looking young widow, with her mourning fal-lals fresh about her; and his uncle only just laid in the grave, and her heart as cold as steel, for all he had been a kind husband and a true. And here she was after the long, long years that had come and gone, her hair gray, her face haggard, 'greetin' like a hurt child;' but Mr. McCullagh offered no sympathy.

'What the deil brought her to me?' he marvelled.

'I have come to you on a matter of life and death, Mr. McCullagh,' she said, as soon as she could speak audibly.

'That's serious,' observed her relative cautiously.

'You may be sure nothing which was not serious could have brought me here.'

'Weel, I'll confess I do feel a wee surprised. Won't ye be seated, mem?'

'No, thank you, I can't sit. What I came about is this. To-day there will be a bill presented at your bank.'

'Whose bill?' he asked.

'Yours; and, O Mr. McCullagh, what I've come here to entreat is that—'

'Stop a moment,' interrupted Mr. McCullagh. 'What ye say is an impossibility, for I never signed a bill in my life.'

'I know that.' She was now bold with desperation. 'Nevertheless, there will be one presented there to-day, and unless it is paid ruin and disgrace and misery will come upon us.'

'Do ye mean it's a forgery, woman?'

She stretched out her hands to him with a mute appeal, while her lips formed the word she could not speak.

'My conscience!' and Mr. McCullagh in his extremity took a few short steps backwards and forwards over the worn carpet.

Then somehow she managed to tell him all: how her son had done this thing, how they had moved heaven and earth to raise the money to meet the bill, how they had tried to get it returned without presentation, and how they failed. 'And now—now I've come to you as my last hope on earth;' and to Mr. McCullagh's horror she fell on her knees before him, and tried to clasp his knees.

'Get up—get up!' he cried, with more vehemence than politeness. 'What do ye kneel to me for? If ye had knelt oftener to your Maker, it's like this chastisement would never have fallen on ye. Get up out of that, do. I wouldn't for a five-pound note anybody came in and found ye.'

'I'll stay on my knees till you say you will help me in this extremity.'

'Well, then, I'll never say it. For any sake do get up on your feet. It's not seemly; a woman of your age ought to have more sense. Why, ye must be close on threescore year and ten if ye're a day.'

It might not be a courteous way of inducing the lady to assume an erect position, but it was effectual. Somehow she rose—it was not with Mr. McCullagh's help—and, standing before him with streaming eyes and hands working convulsively, she asked that gentleman to bring the case home to himself: what would he say if his own son were in a similar trouble?

'What would I say?' repeated Mr. McCullagh; 'not much, but

to the purpose. I'd say as he had sinned he must suffer.'

'O, you are cruel!' she exclaimed; 'and you would not lose one sixpence, and you would save us from such misery as I am afraid even to think of.'

'Your son ought to have thought of that before he took pen in hand to sign another man's name.'

'That's true enough; but still I entreat you to have mercy.'

'How can I have mercy when there's not a banker in London but knows I have never done such a thing as accept a bill in my life?'

'You need not say, though, that you have not signed this. If it was your own son you could not be hard as this, and what is mine might be your case; we none of us can tell what we may come to.'

'One of my own sons once told me a lie, or at least what I suppose ye would call prevaricated to me. He led me to believe a thing was true I found out was different, and I've never spoken to him since. So what's the use,' added Mr. McCullagh, with sudden fierceness, 'coming to me to pick your son out of the mire, when, for a small fault in comparison, I haven't let mine cross my threshold for eight long years?'

'My God!' she said, 'and he has a wife and family!'

'And my son has a wife and family,' retorted Mr. McCullagh, positively revelling in his Spartan-like fortitude.

'Ah, you prophesied I might some day meet you when I would rather not. I always heard you were a hard man, but I did not think you would prove harder than the nether millstone. As nothing will move you, I will go to the bank-manager. He may be flesh and blood.'

'If ye mean that he may

condone the forgery, he daren't,' answered Mr. McCullagh; 'it would be as much as his place is worth, and his liberty, too. It's just an awful possession for every one of us; when I mind me of your first husband, I wonder how he came to have such a son.'

'He was a good just man,' she sobbed.

'Ay, and a lot of respect ye showed to his memory, marrying again.'

'If he could speak he would ask you to have pity on his son.'

'And it's only because he is not here to speak is the one thing that makes me hesitate for a minute. He was a true man, none better, and it's a sore consideration to think of a son of his being trailed to gaol all because he hadn't a mother fit to bring him up in the way he should go.'

'It is too dreadful! If you won't lift your finger to help us out of our trouble I'll go to him this minute, and bid him fly the country while there's still time.'

'And what if I don't let ye leave this room? Bide a bit,' he added, as she rushed to the door, 'don't be in such a hurry;' and he pushed her aside while he turned the key in the lock, and coolly put it in his pocket. 'As I tell ye, I can't just make up my mind to refuse to help my uncle's son; but I must think it out. Sit down, can't ye? there's a chair.'

From that minute she knew he would so manage as to keep the affair quiet; but he had let her feel his iron hand, so that the terms on which he insisted caused no surprise.

The sinner was to go abroad; the business in the Minorities was to be handed over to Mr. McCullagh, who, on his side, said he would do all he could to save something out of the wreck.

'I conclude the trade's no worth

a groat,' he grumbled, 'or they'd never have sunk so low as this; but I'll not be opposed by my own kin, and I'll have no more paper accidents, thank ye. And so now, if ye'll please to dry your eyes, we'll go down together to see your son. Who wants me?' Mr. McCullagh broke off to say, as there came a smart tapping at the door. 'A note from the bank, is it?' he remarked, when, having given admittance to Alick, that young man placed an envelope in Mr. McCullagh's hands, and remarked the messenger was waiting.

'Tell him I know what he wants, and will be round in half an hour. Now, mem, if *you're* ready;' and, the lady drawing down her veil, Mr. McCullagh took his hat, and they walked out of the court together and into Basinghall-street, where the sun was shining brightly.

In the Minorities there proved no difficulty in dealing with the unfortunate owners of that opposition which was to have ruined the older business.

So far as Mr. McCullagh could glean, affairs had for many years been going surely and steadily to the dogs. No shift for raising money but had been adopted; the Bread-street-hill concern was theirs but in name. Another person really owned the whole of that, merely paying a small sum a year to the family of the founder.

'Folk that will be grand must pay the penalty,' again observed Mr. McCullagh sententially. It was a favourite expression of his, and there was no one there in a position to contradict his statement.

Mr. Alfred Mostin had been called in as a possibly useful ally, certainly as a sympathetic friend. Alfred would not have forged a name himself, but he could feel

for a man who had; particularly when that man was so placed as to become a mark for the exercise of Mr. McCullagh's tongue.

Upon the whole, however, that gentleman, having decided to do a generous thing for 'the sake of one who was dead and gone,' let them all off much easier than they could have expected.

He was having everything his own way; he was about to stamp out the only opposition that had ever really given him anxiety; he was triumphant over the foolish senseless bit o' pride his uncle threw himself away on; he was able to remark, without any one feeling courageous enough to dispute the point, that birds of a feather flocked together; which was a sneer at Alfred Mostin that luckless individual thought very uncalled for.

Nevertheless, though Mr. McCullagh carried all before him for a space, Alfred Mostin's hour came at last. It was after matters had been arranged at the bank, and when the Scotchman came down to have another 'keek' at the books.

'There's one thing,' he said to his cousin, when, with a contemptuous snort, he closed the balance-sheet which showed so disastrous a result, 'I'd like weel if ye'd tell me. Who was Upperton & Co.? for Moorhall, I take it, was put forward by somebody in the background.'

'I can't inform you,' was the answer, 'for I never could get at that myself; but I think Mr. Mostin knows. Don't you?'

Thus directly appealed to, Alf replied shortly, 'O yes, I know; I have always known.'

'If ye mind, Ailfred,' observed Mr. McCullagh, 'I told ye my mind misgave me ye were telling me a lee.'

'Well, I was,' said Mr. Mostin.

'And what call had ye to do that, and me offering ye good money for the information?'

'I did not want to make mischief or cause bad blood. I am not so fond of tale-bearing as some of your family.'

'Have ye any objection to speak out now, or is it still a secret?'

'It can't do any harm to speak out, that I know of. It was Pousnett.'

'Pousnett! Ye're joking, man.'

'No, I am not. It was your dear friend the senior partner started Upperton to try and ruin your trade; and he'd have done it too, if he could have found anybody who understood the business.'

'Bless and save us!' ejaculated Mr. McCullagh.

'And send you more wit and me more money,' added Mr. Mostin, as he lounged out of the office.

CHAPTER XXXVI.

THE CRASH.

It was the heart of summer; down upon the City streets the sun poured fiercely. In such cool grots as the court where Mr. McCullagh resided the heat was not so intense; but it was great enough anywhere to cause men wildly minded and wickedly indifferent to money matters to plunge into various places where cooling drinks in the shape of champagne and claret cup, iced ginger-beer and gin, S. and B., and even the tankard of modest Bass were to be procured.

Sauntering easily up Nicholas-lane, which was far cooler than the wider thoroughfare he had left a moment before, Mr. Snow, dressed in a white waistcoat and wearing a very light pair of trousers, his feet encased in easy shoes, and a white hat pushed as far back as

possible off his forehead, chanced to meet a friend, with whom he stopped to exchange such remarks as the state of the thermometer and the general condition of the money market suggested. They decided it was very hot; two degrees hotter than it had been at some previous period of the world's history; further, they agreed things were flat; indeed, that there was so little doing, it would not be a bad time to choose for running out of town; then having abundant leisure, and the shade of the high houses over the narrow lane proving grateful after the blaze and glare of Cornhill and King William-street, they fell to making a comparative analysis of the merits and demerits of the various watering-places they could at the moment recall to mind. After that they had a chat about their respective gardens, but at last made a move as if to separate. It was then Mr. Snow, looking vaguely across the lane at nothing in particular, said, in an indifferent sort of way,

'By the bye, have you still got any shares in Pousnetts?'

'A few. Why, do you want any?'

'O no, I don't want any, thank you;' then, after an instant's pause, 'they are about as high now as they ever will be, I think.'

'You think so?'

'Yes, I do.'

'Well, good-bye; God bless you!'

It was remarkable how Mr. Snow knew, for full three months elapsed, and his friend was rather beginning to believe that gentleman's rare intuition had been for once at fault, and to regret having on so slight a hint sold his shares, when two anxious men ran down from London to Norman Castle to take counsel with Mr. Pousnett.

The senior partner had attained

to the dignity of gout, and was sitting with his leg in bandages on a rest, near a window which commanded a view of Norman's Bay and the new town the company 'formed for the purchase of,' &c., had evolved from the sands of the seashore.

'Well?' said Mr. Pousnett, extending a couple of fingers to each of his visitors, neither of whom, it must be admitted, did he seem particularly charmed to behold. 'Well?'

Mr. Stanley answered this interrogative remark only by a gloomy silence, and it therefore fell on Robert McCullagh to speak.

'We have come, sir, to consult you as to what is best to be done.'

Mr. Pousnett lifted his eyebrows in amazed surprise.

'There is only one thing to do, I apprehend,' he answered.

'And that is—'

'Stop!'

The gloom deepened in his son's face, and that gloom found an even darker reflection on Robert McCullagh's brow.

Mr. Pousnett continued with imperturbable calmness,

'It has been coming to this for a long time. I have for a considerable period foreseen that it would be necessary for you to avail yourselves of the first opportunity which offered for closing a concern you have proved yourselves perfectly incapable of managing. You have got that opportunity now—seize it.'

'What we came down to know,' said Robert, with more boldness than might have been expected from him, 'was whether you would not at this crisis step forward with a sufficient sum to enable us to tide over the present difficulty, and try whether we could not manage so to work the business as to keep it alive.'

'Quite impossible,' replied Mr. Pousnett.

'May I ask to which question you make that answer?' inquired his son; 'to our carrying on the business, or to your stepping forward with assistance?'

'To both,' declared the wise man, who had done so well for himself. 'And now, Stanley, once for all, understand I am not going to discuss or argue this matter with you. My health is not in a state to permit me to engage in controversy. I left you with a splendid going concern, a large capital, the prestige of an old and honoured name, and—'

'You left us, sir,' broke in Robert McCullagh, '*hopelessly insolvent.*'

Mr. Pousnett turned upon his former partner with a look of contemptuous displeasure.

'Ah, well,' he said, 'you had better tell that to your shareholders, and see how they will receive the intelligence.'

'They will have to be told the truth, I suppose,' persisted Robert doggedly.

'Then try the experiment. Of course I shall have to make my statement, and in your own interests I must remark it seems to me a pity the two should not be identical. I really am at a loss to know what has procured me the pleasure of this visit. Situated as you are, I cannot imagine why you did not remain in town and see your solicitor.'

'Father,' began Stanley Pousnett, 'it may be all very well to take this tone with the world, but why do you adopt it with us? We know now the thing has been done, and we know also we shall have to suffer. What is the use of talking as though we had brought misfortune on ourselves, when for years we have been fighting as two men, I suppose,

never fought before to save our shareholders from loss and our creditors from ruin?

'I have told you before, I am not going to argue this matter. By bitter experience, I know how incompetent you both are to deal with the simplest commercial difficulty. I left you with the ball at your feet; if you were unequal to the game, it is no fault of mine. Besides, I do not know of what you complain. You have lived in good style, Stanley; you have enjoyed every luxury a man could desire; your wife has a fine fortune settled on herself, which no indignant creditor can touch. And as for you, Mr. McCullagh,' proceeded Mr. Pousnett, 'you came to me with nothing, and if you leave the concern in the same destitute condition, you have but yourself to thank for it. Any man might have made his fortune out of the amount you have permitted to slip through your fingers. But even you have lived, and lived well, on the money of your shareholders.'

'I would rather have lived on bread and water—' Robert was beginning, when Mr. Pousnett interrupted him.

'Pray spare me all that,' he said, with a contemptuous smile. 'Any such remarks had much better be addressed to the general public. I assure you it is perfect waste of time talking the matter over with me. Long ago I saw you would never be able to stand your ground. I knew this result was a mere question of time.'

'Then, in a word, you will do nothing?' said his son impatiently.

'In a word, I am not going to throw good money after bad, if that is what you mean. Hereafter you will thank me for my firmness. And now I think you had better get back to town as

soon as possible. Will you have luncheon?

They both said they could not eat anything; and then, being after a fashion turned civilly out of the house, they went down to the seashore, and walked about and sat on the shingle for a time, and talked miserably, and tried to reconcile themselves to the disgrace and the trouble they foresaw in store.

'Your father led us into this mess, and he ought to have helped us out of it,' said Robert McCullagh bitterly.

Stanley Pousnett did not speak in reply. He felt he could not say all he had in his mind about his father.

'That India business must have been shaky all along,' observed Robert drearily.

'If we talk for ever we can't mend matters, I'm afraid,' said Stanley Pousnett; and then they did talk at length, as men do in such extremity, travelling the same ground over and over and over again.

In the afternoon they got a train which took them back to London from their fruitless journey, and the next day it was known that Pousnett & Co. (Limited) had sent out letters stating, owing to the stopping of their Madras Branch, they were obliged temporarily to suspend payment.

'So that card castle has collapsed at last,' remarked Mr. Snow.

'And Bob is the only one of the lot who will save nothing out of the wreck,' returned Alfred Mostin.

'And I'll be bound the whole fault will be laid at his door.'

'Though the concern was hopelessly rotten eleven years ago.'

'Yes, but how is anybody to prove that?'

'Nobody can. The things which are most certain are those generally utterly impossible of proof.'

'Well, I made something out of Pousnetts,' muttered Mr. Snow, with some natural self-congratulation.

The news that Pousnetts' house had stopped was received almost with incredulity. To the very last confidence in the concern remained unshaken. On the day before the circular was issued their acceptances were duly met, their cheques duly honoured; no writs were out, or actions threatened, or executions pending. The whole affair seemed so entirely that of a vessel going down in a calm sea, without a breath of wind stirring or the slightest apparent reason for the calamity, that people generally believed it was only a temporary hitch which had occurred; they thought the leak which sprang so suddenly could surely be stopped, and that the ship bearing the fortunes of Pousnett (Limited) would still make many a good voyage.

It was rumoured Mr. Pousnett was expected in town immediately, and then people felt everything would be explained and put right. It seemed too monstrous to believe such an enormous concern should break to pieces in a moment, so large an amount of capital have been spent! At that period men's minds had not become habituated to the spectacle of huge businesses heeling over and going down head foremost in the summary fashion to which they since have grown accustomed. There might be, and no doubt was, some temporary difficulty; but if once the former senior partner brought his experience to bear on the difficulty, however it had arisen, things would soon be set in order. The solicitors made light of the matter; the statement before the commissioner was of the airiest and most agreeable description. There are gentlemen who under-

stand the importance of letting the public down easily, and though Mr. Pousnett did not appear in the transaction, there could be no doubt he was really stage-manager and wire-puller at this period of the affair.

After a time there was a talk—it never was anything but talk, yet it served to amuse the shareholders—of reconstructing the company and going on with it the same as ever, only with Mr. Pousnett as chief and Mr. Robert McCullagh nowhere. Tacitly it seemed agreed amongst the high contracting parties, except the scapegoat himself, that all the sins of all the persons connected with Pousnett & Co. (Limited), in the way of extravagance, folly, short-sightedness, bad management, lack of ordinary prudence, and an utter absence of economy, were to be laid on Robert, who, bearing this burden, was to be thrust out into the wilderness.

In vain he remonstrated, explained, argued, lamented—nobody believed a word he said; not a creditor but anathematized him, not a soul but marvelled how he could have had the presumption to imagine he could fill Pousnett's shoes. Stanley Pousnett took to his bed, not in emulation of his father's tactics, but because the long anxiety and the heavy ultimate blow had really been too much for him. As for Robert, though he felt ill enough and wretched enough, he still walked about the City. Somebody, it was quite clear, must remain to answer the questions, to which replies were daily required. The other directors simply brazened the matter out, or else took refuge in an inconceivable ignorance. By degrees the truth leaked out. Pousnetts' was going to be a very bad business indeed; there would be no reconstruction of the company, no

dividend, no anything except with the lawyers and the bankruptcy people, who would continue to realise and swallow. Nobody meant to refund a penny; those who had lost, seeing they were supposed to stand an equal chance of winning, must put up with the result.

The lease of the house in Portman-square belonged to Mr. Pousnett; but the new and costly furniture having been ordered and paid for by Mr. Stanley—who, in conjunction with Mr. Robert McCullagh, had *re* Pousnett & Co. (Limited) incurred various debts, for which they could and were held personally liable—was sold; the proceeds being kept by the lawyers for their own benefit.

'There won't be a bit of carrion left for anybody but the crows,' remarked Mr. Snow to Alf Mostin, who was the only man to whom he spoke freely about the Pousnett trouble.

'Trust the crows for leaving a bit of carrion for anybody else,' amended Mr. Mostin.

'They will make it a ten years' business,' observed Mr. Snow; and his words were within the mark, for Pousnetts' estate is not wound up yet. There is some trifle of money left, and while it remains the lawyers are too conscientious to write 'Finis' on the last page of the dreary record.

No description could convey any adequate idea of the effect produced on Mr. McCullagh by the crushing downfall of the great house with which it had once given him such pride to say his son was connected.

He was a man who felt debt a bitter dishonour, the slightest deflection from the straight path of fair trading a terrible disgrace; and the awful things which were revealed in the course of those bankruptcy proceedings, things which

made him fear to read his *Times* by reason of what he might chance to find there, would almost require another book to chronicle.

Every day something fresh came out about Pousnetts': some valuable asset discovered to be worth about the value of the paper that had made pompous mention of it; some firm tottering to bankruptcy whose bills had been taken by the company; some security found utterly unavailable.

It was with shame Mr. McCullagh read these 'explanations' and 'disclosures.' He did not like walking the City streets; he feared to meet his acquaintances. Pousnetts' was his last thought before he sought his bed, where sleep refused to descend and refresh him, and his first consideration when the morning sun 'glinted' in through the window-pane.

Very resolutely he refused to discuss the business with any one. He said 'he would preface not speaking about it;' and he was so explicit and determined on this point people began to think that, spite of his experience, he had been, in City parlance, 'bitten to the bone.'

Only Mr. Snow was able to extract a word from him, and that of the briefest. In answer to an expression of pity for Robert, the Spartan father sternly answered, 'As he has sown he must reap.'

Mr. Snow shrugged his shoulders in reply, which action so irritated Mr. McCullagh that he burst out,

'I know well enough what ye're thinking of, but it makes matters no better. It is a mere matter of choice. If ye like to consider Robert as taken in, that means he's a fool; if ye would rather believe he was in the swim, that proves he's a rogue; and for

my own part I don't think there's a hair to choose between the two characters.'

Mr. Snow smiled incredulously.

'Except,' went on Mr. McCullagh, 'that I'd rather have to work with a rogue, because it would be my own fault if I let him take me in; but you never know how to deal with a fool.'

'I fancy I do,' was all Mr. Snow said; and there the conversation dropped, for Mr. McCullagh seemed quite indifferent whether he did or not.

After all it was on Robert the worst of the trouble fell. There is a great deal of truth in one of Mr. Pousnett's favourite axioms, namely, that a man with a full purse can bear reverses and even disgrace with much greater equanimity than he who has to face the world's scorn and anger without a halfpenny in his pocket. Robert had to face the Pousnett shareholders and general creditors, who looked upon him as a mere adventurer, in the character of an impecunious bankrupt.

He was totally ruined; when the company foundered nothing remained to him from the wreck except his liabilities and Mrs. Lillands' annuity. All the few possessions he owned in the world, simply represented by his house and its contents, were totally insufficient to satisfy the Pousnett creditors, who, represented by able lawyers, came down upon him like ravening wolves.

Perforce he, like Mr. Stanley Pousnett, had, following the example of the illustrious company, to go through the Court, but, differing from his employer's son, he had nothing to fall back on. His father's doors were shut against him. His wife had no settlement. He had to borrow money to pay the preliminary expenses. He was as destitute of

worldly wealth as the day his mother brought him into the world; and if he had gone on his knees and prayed any merchant in the City to give him employment, not a merchant but would have answered he could not possibly comply with the request. If it had not been for Janey he must have lost hope and courage; but in the poor lodgings whither they had retreated she made him as happy as a man so situated could be made, consoled him for the world's neglect, and tried to give him strength to bear the world's contumely.

What tried him most was the eternal questioning on the subject of Pousnetts'. Over and over again he was forced to repeat information which, to the best of his ability, he had given honestly once. Explanations had to be gone through many times. The days passed, and so did the months; and still the legal and official ardour remained undiminished, and still the ardour seemed likely to know no abatement.

'The best thing you can do,' advised Mr. Snow, 'is to go to America and see if any opening presents itself. It is forty weeks now since the concern smashed, and during the whole of that time these people have kept you at their beck and call. If you had any business you could not attend to it; and till some bigger failure takes the public mind off Pousnetts', you will get no business here. You have told everything there is to tell; and should you be wanted back again, why, you can come. I'll find the funds. I have talked the matter over with your wife, and she is willing—indeed, wishful—for you to go.'

It was literally the truth. Janey saw the misery and uncertainty of their position was eating her husband's heart out.

'I can't leave mamma,' she said, when he spoke to her on the subject. 'I will stay at home and take care of her and the children, and you shall go away for a little and make our fortunes.'

She tried to look bright and cheerful at the picture herself had conjured up; but the attempt proved somewhat of a failure.

'If I can make even a little you will come to me?' he asked.

'Ah, dear, don't let us talk of that!' she entreated. She knew before she could join him her mother must die; she would never be able to take such a journey, till the poor old lady, who was already sorely missing the comforts with which it had been her daughter's delight to surround her, was dead.

Love and money had kept her alive so long; but it was very certain that, now the money seemed likely to run short, love could do very, very little. Not that so far they had encroached on Mrs. Lilands' annuity for their own wants. Janey's jewelry, her personal possessions, the old lace, the rare shawls, the things which her mother had kept hoarded away, were each in turn produced and disposed of, so that Mrs. Lilands might feel no stint; that the wine, the medicine, the generous diet, the constant attention, should know no change. Nevertheless her daughter already saw a change in the vacant face; and she was aware, without a miracle being wrought, she could not continue to provide for the invalid as she had done.

Robert started from Liverpool; and when the husband and wife parted at Euston-square, it was on each side apparently with a brave face and a stout heart. Yet the man could not see the landscape clearly for many a mile after the train passed Harrow; and Janey, with veil drawn down and

head bent, actually brushed up against Mr. McCullagh without perceiving him on her way home.

To that gentleman his son's 'flight,' as he mentally termed the wise and necessary step Mr. Snow had advised, seemed the last drop in a cup of iniquity already filled to the brim.

'He ought not to have run away across the Atlantic as if he'd committed some crime punishable at the law,' he decided. 'Why, even his namesake went no further nor Holland, after I let him off far too easy; and he's doing well there, I'm told. No wonder Robert's wife was ashamed to look me in the face, and made believe she didn't see the father whose honest pride her husband has brought so low.'

If Janey had seen the father thus pathetically referred to, she would not, in her altered circumstances, have attempted to speak to him; but, as has been said, her want of perception was no affectation. Blinded with tears, sad at heart, crushed in spirit, she made her way back to the humble home, which now seemed so desolate, utterly unconscious of having passed friend or enemy by in silence.

When Mr. Snow spoke of some 'bigger failure than Pousnetts' as likely to occur, which should direct public attention from the collapse of that venture, he had no special house in his mind's eye that he considered 'shaky.' His utterance was only made in a general spirit of prophecy. Ere long, somebody or something was sure to 'go,' and cause even a greater sensation than the crash he had foreseen to be inevitable from the first morning Robert McCullagh told him of the various changes contemplated by the senior partner and his coadjutors.

As regarded what really came

to pass during the course of the summer, when Robert, following his advice, left the lawyers and trustees in bankruptcy to swell their costs as well as they could without his assistance, Mr. Snow had as little prevision as those who paid in or remitted the day before the storm broke.

It fell on London like a thunder-clap. News that the Corner House had suspended was flashed through the three kingdoms, across the Channel to France, under the ocean to America. Everywhere the telegraph went, people heard of the monetary crisis which had come; of the terror and panic in London that had seized all classes, resembling nothing that had ever before occurred in the City, except the bursting of the South Sea Bubble in Threadneedle-street.

That was a time to try the stoutest heart. How many were ruined by and how many died of the shock, will never be even approximately known. In the memory of the oldest inhabitant, the Dragon and the Grasshopper hoisted high aloft the Lord Mayor's realm had never looked calmly down on such a scene, had never listened to such a clamour.

Amongst the ruins of mighty firms, fair reputations, old-established banks, the estates of country gentlemen, the shops of struggling tradesmen, one man stood serene. It was the once Senior Partner. He lost nothing; he had not a penny invested in anything the failure of the Corner House touched. Looking from afar upon the wreck of falling houses, which seemed to darken the air of the metropolis, he actually smiled as he murmured to himself,

'Ah, the good people in the City will now have something else to think about than Pousnett & Co. (Limited).'

This was a view of the catastrophe which did not present itself to Mr. McCullagh. He was one of those City people who just then had something else to do than think of Pousnett & Co. (Limited) in bankruptcy. Afterwards he felt himself 'free to confess'—indeed, he was rather free of confessing—that what he went through at that time put a few wrinkles on his face.

'Why, ye couldn't tell,' he said, 'ye didn't know what might happen from hour to hour, or even minute to minute. Folk were afraid of their shadow. Some of the managers never left their banks all night; but stayed on the premises with the wisest of the directors, consulting what had best be done in the position in which they found themselves. Every morning's post brought news of some great house gone in the country; the like of it was never seen in our time. I don't mind saying now there were a couple of big firms I propped up myself through the worst of it. But for me they must have gone. Why, even the heads of my own bank took fright, and if I had not advised them to hold on, I do believe they'd have closed their doors. It just blew through the City like a whirlwind, taking first this one and then that off his feet, and dashing him to pieces. It was something to see; it is something to say a man has passed through; but, my faith, I wouldn't be the one to be out in such a storm again for all the money I saved myself and other people by working night and day while the worst of it lasted. And what it would have been, and who it would have left standing, if a lot of the London merchants, me amongst the number, hadn't fought the violence of the tempest shoulder to shoulder, the Lord

alone knows; I'm very sure none of His creatures will ever be able to give a guess.'

Eventually Mr. McCullagh emerged from the dust and rubbish of the business edifices which had fallen all around him, untouched in purse, unscathed in person save by those wrinkles before referred to.

'I wouldn't say I'm the poorer by a halfpenny,' he observed to Captain Crawford, with whom he was having a final settlement of accounts, in view of that gentleman's marriage to a 'well-tochered Scotch lass.'

He who, Marius-like, had contemplated the ruins of dynasties greater than his own, might have echoed this remark; but he could not add that he had escaped untarnished in reputation. Not then, but a few months later, the Norman's Bay Company, after struggling madly to keep afloat a little longer, had to inform the public that it also was hopelessly insolvent. Not Pousnett & Co. (Limited), not Alfred Mostin in his worst Whitecross-street experiences, could have shown a longer list of liabilities and a more striking deficiency of assets than the Norman's Bay directors were able to display to an astounded world.

In this case there was no Robert McCullagh, no imbecile junior partner endowed with few brains, uplifted with a too sudden success, 'intoxicated by the position to which Mr. Pousnett's fatal kindness had raised him,' to act as scapegoat; no Stanley Pousnett, 'rash and extravagant,' to join the scapegoat in the blame of having dissipated the 'splendid capital the senior partner's exertions had placed at the disposal of the company.' No, indeed; on the contrary, there were some very sharp rogues on the direction: a secretary who had understood all along

the whole enterprise was what he called a 'flam,' accountants who stated that 'when they wanted to know' they were told to mind their own business; while various adventurers cropped up in the course of the investigation which ensued who seemed to have got into the train of Mr. Pousnett's last venture, as camp-followers hang about the rear of an invading army.

All these people, and many others, when the time came to speak, had small scruple about opening their mouths. They told everything they had to tell, and it turned out they knew a great deal more than Mr. Pousnett imagined. Some of them were at the trouble to rake up the Pousnett (Limited) affair, which, it now began to be whispered, had likewise been a complete swindle.

One man, indeed, went so far as to say Pousnetts', for many a day before the company was floated, had been kept up on accommodation paper, and that he could prove it; but he never appeared able to do so, though he managed to retire from London with a nice little independence, which some people said was paid to him quarterly by a gentleman who had good reasons for such generosity.

There was a great scandal and a great hubbub for a little time. Actions were threatened, shareholders cursed the name of Pousnett, respectable people in the City shook their heads when the senior partner was mentioned; but it all blew over. A great deal of foreclosing went on for a time about Norman's Bay; but nothing happened to the Pousnett property either there or elsewhere. Mr. Pousnett went abroad for three months; and when he returned, everybody who was anybody called upon and asked him to dinner, and accepted his invitations in return.

It could not be denied, however, that after this second collapse of a company formed under Mr. Pousnett's auspices, and apparently solely for his benefit, a reaction in favour of Robert McCullagh took place.

People began to say he had not been so much to blame, after all; that no doubt Mr. Pousnett had kept him well under his thumb; that most likely he was merely the cat's-paw used by Mr. Pousnett for getting his chestnuts out of the fire; that, upon the whole, the man had been hardly dealt by; that the Pousnetts, who were all of them now living on the fat of

the land, had ruined his prospects and beggared him into the bargain. 'There is he, poor wretch, in America almost starving, I hear; while his wife and children are just able to keep soul and body together, in a mean lodging near the Lower-road, upon the mother-in-law's annuity,' said one man.

'Well, they could not expect to eat their cake and have it,' answered the friend to whom this observation was made.

'Faith, I think it was Pousnett who ate up everybody's cake, and is now comfortably feeding on his own.'

(To be continued.)

A ROARING GAME.

'WEEL, then, I'll send a cart, and Robert here'll send anither at ten o'clock, and that'll tak' a' the stanes.'

Thus the factor, as the land steward is called in Scotland.

We, that is, the members of the Rathkier Curling Club, are standing at the door of the curling house, arranging for a great match to be played on Monday, this being Saturday.

Mr. Stooks, the factor, and most worthy representative of the Laird of Rathkier, having delivered himself of the above sentence, recommends the members present to put their stones ready for the cart. Andrew, the keeper of the house, or 'officer,' as this slave of rink is denominated, is in great request: 'Put my stones down—mind my besom,' being the general injunction.

At last, after a good deal of consulting and arranging for absent as well as present, twenty-four pairs of stones are made ready with two dozen brooms, or besoms, to match; and the members retire to their respective abodes, it first being settled that several absent players are to be reminded the next day of this important match; Mr. Stooks undertaking to warn the 'meenister.' The 'Sawbath' intervening, and while the various curlers are dreaming, talking, and thinking of nothing else but curling, we may tell the uninitiated some of the mysteries of the game.

Curling is supposed to have been imported from Holland, as many of the expressions used in the game are of undoubted Low

Country derivation. The manner of playing the game is as follows: At a distance of thirty-eight yards from each other are fixed the tees, or points to be played at. A piece of wood having a nail in it seven feet from the end is moved round, with the said tee as a centre, thus describing a circle seven feet in radius. At a distance of seven feet from the circle is placed the hog score, a line drawn at right angles to the line of play. The space from tee to tee on which the stones travel is called the rink. The same lines and circles are drawn at both ends of the rink. At a distance of about a yard beyond the circle a piece of iron is placed on the ice, so as to allow a firm stand to be taken in delivering the stone. The players have each two stones, and play alternately, eight in each rink, four against four. The stones are circular, flat on top and bottom, and highly polished, having a handle on the top to grasp. They weigh from thirty to forty pounds, and are called Ailsa Craigs or Crawford Johns, from the two principal rocks from which they are made. The object of the game is to throw, or rather slide, the stone along the ice from one circle to the other, the stone nearest the centre or tee being the winner. The two last players, one from each side, station themselves at the circle played for, to direct the players on their respective sides. These important functionaries are called skips, from the Dutch, being the same word as skipper. If a stone is played so as to lie on or near the tee, the

skip on the other side will direct his player to remove it. Failing in this the next player, to whose side the winning stone is of course favourable, will desire his man to 'lay a guard;' that is, so to play his stone as to leave it in a direct line with the winner, and therefore protect it from his adversaries. Another way of removing a guarded stone, or of getting near the tee, is to play at a stone which may be lying a short distance from the circle. By striking it on the inside edge the played stone will go to the tee; by striking it on the outside the lying stone will be driven to the tee. This is called in wick, or out wick, as the case may be. The line, or hog score before mentioned, is the abhorrence of beginners, as all stones not over it must be removed; and though it may appear easy to stand on a piece of iron and slide a stone as far as the hog, yet, until the knack has been acquired, tyros often have their futile efforts met with the contemptuous remark, 'That's a hog, tak' him by handle and pet him off.' Curlers play alternately, as in bowls, first one on one side, then an opponent, followed by the leader's second stone, then the other player's remaining stone. The next pair follow, then the third pair, the skips playing last, their respective third players directing them. The art of skipping is of no mean order, it being a matter of great judgment to know when to guard, when to promote a favourable stone; to fill up or block the way to the tee, and all the other niceties of the game. A careless skip may, by trying some foolish experiment, dishearten his followers, and thus lose many an end, as it is called each time the players cross from one end to another. While each pair is play-

ing, the remaining players range themselves on each side of the rink, so as to sweep any obstruction off the ice, and thus help a lazy stone over the hog score or even up to the very tee. The sweeping, which must be seen, to at all convey to a novice any idea of the wonderful effect produced, is done under the direction of the skips. Each party only sweeps its own stones; but after a stone has reached the tee, the opposing skip may use all his endeavours to smooth its path beyond, and perchance get it clear of the circle, and thus put it beyond any danger of counting adversely, which it might do if left in the ring, no stone on the other side remaining nearer the tee. It can hardly be believed what an amount of excitement is aroused at a curling contest or bonspiel. That wonderful compendium of the Scottish language, *Jamieson's Dictionary*, says this word is derived from the Flemish, *bovene*, a village, and *spiel*, play, thus meaning a match between villages. The same work says, the hog score, which any beginner will make early acquaintance with, is so called from the laziness of the porcine animal. To describe any game is not a very easy task; and to thoroughly understand the Scottish national game, it must be seen; and when seen there is no doubt the new-comer will soon take as violent a predilection as many a one before him. It is certainly a peculiar circumstance that the two national games of Scotland—golf and curling—should be of such a levelling nature. If a communistic individual will pay a visit to any of the golfing greens, or, to keep more to the subject of this sketch, to Lindores or Carsebreck, he would there see such a gathering as would entirely be in accordance with his senti-

ments and opinions. Peer and peasant, laird and farmer, Episcopalian parson and Established Kirk 'meenister,' all collected together and contending in eager though friendly rivalry. There may be seen a Duke, the holder of one of Scotland's oldest titles, once 'The King of Man;' here is the heir to a peerage granted for legal eminence; while playing in the same rink will probably be the blacksmith or the gamekeeper. The Caledonian Curling Society is the recognised authority on all curling matters, and every club of any importance in Scotland is in connection with it, as well as several in England, Canada, and the Colonies. Almost every club has its own medal or prizes to play for; besides, the Caledonian Society gives medals to be played for between clubs of the same district. The game has not spread very much in England, and it may, perhaps, be a pity it has not, as certainly no game produces more good feeling between landlord and tenant, between employer and *employé*. Still, clubs have been established at Manchester, Liverpool, Leeds, the Crystal Palace, and at Wimbledon (London Scottish). As golf has of late years so spread, perhaps in future time curling may follow.

Monday morning breaks, cold but bright, with a strong sun. All the curlers betake themselves, some on foot, some in traps, to the neighbouring loch of Spate, where the curlers of Rathkier are to meet in contest with the merry men of Spate, at whose head will be their young laird, a Guardsman come down from London for this great annual match. The battle between Sayers and Heenan could not have been looked forward to with more interest than this between the members of the two neighbouring clubs. On

reaching the loch-side, the Laird of Rathkier and his son, a tall young cavalry soldier, are greeted by all those assembled by doffed bonnets. By the hearty greetings given and returned, it is easy to see in what respect a good landlord is held. To reside on his own property and identify himself with his tenants has always been his chief delight, and certainly no man could be more popular and more deservedly beloved than the Laird of Rathkier. At last all the players are gathered together. Let us look round. All dressed in the same uniform of brown homespun cloth, large flat brown bonnet to match, with a blue tassel on the top, and the badge of the club in silver on the side. Here is a lawyer, there two 'meenisters;' a manufacturer or two, and farmers, with a few tradesmen, complete the list. Skips are chosen, and the six great men retire into a corner to complete their respective lists. No Cabinet Council ever deliberated over an Eastern Question with greater solemnity. At last their choice is made, the respective members of each rink are agreed on, and then all adjourn to the ice. We will follow the Laird and his three adherents, consisting of his son, Mr. Stooks, aforementioned, and Mr. Grossart, the Rathkieregardener. Stooks being a cautious player is to play first; Mr. Grossart is to follow him, while the young laird, being a deadly hand at removing a winner, precedes his father, who is skip on this rink. Opposed to these four worthies are the young proprietor of Spate, a brother officer, and two farmers, the skip being a new man from the west country, with a great reputation as 'a fearsome player, yon Foster.'

The game begins.

'Now, Stooks, a canny draw to the tee,' says Rathkier.

Stooks, a little shaky, for he is a very anxious player, plays his stone rather weak.

'Sweep, sweep!' shouts the skip.

In obedience his satellites help the stone nearly half-way between the tee and the hog score.

'A little weak, but all in the way of promotion,' is the verdict.

The other side play cautiously past the obstructing stone close up to the centre of the ring.

'Now, Stooks, what do you see of that?'

'Nearly the whole of it,' returns Stooks.

'Then take it.'

Which he does, with such effect that the offending stone is struck fair out of the ring, and Stooks' missile, spinning slightly round, lies completely guarded.

'Well played! That's all the curl!' shouts the delighted Laird.

Stooks' stone is never displaced, and another being drawn quietly past the guard, gives Rathkier two on the first end. The game goes on with little variation on all six rinks until two o'clock, when a quarter of an hour's rest is called, for pies, hot beer, and the never-failing nip of whisky. During this repast the players clearly demonstrate to each other how their rink must have been ahead but for the most unheard-of misfortunes. The pies consumed, washed down by the above-mentioned beverages, the play is resumed. Let us look at this rink; the skip here is a privileged wag. To Mr. Baps, the baker, who plays a stone that wobbles about all over the rink, the only contemptuous remark is,

'Jeames, ye played that like a soda-scone.'

Again there is a fine open shot, which one of his players attempt-

ing twice, and neither time succeeding, is only met with a heart-broken sigh, and 'Missed, missed!' in faltering accents to the bystanders.

The ladies from the 'Hoose' come down and look on at their father's play for a little, though there is a good deal of contempt mingled with their observation. The mysteries of outside edge and threes are more in their way, and they shortly depart, remarking, 'Couldn't stand that rubbishing game long; let us try loop.'

Which they promptly do, with the result that, on our arrival home, one of the fair trio informs us she has fallen thirteen times. Still the Laird's rink is having 'a sair fecht,'* all even. As we come up, Grossart is receiving elaborate instructions how to remove an opposing stone. With great care he plays; but, much to the Laird's discomfiture, misses it. A guard is then demanded from the other side; but it is not quite successful. And Grossart, on being appealed to, declares he still sees half the objectionable stone. No curler ever admits he sees the whole of a stone if there is any chance of being asked to remove it. Alas, though Grossart plays slowly and deliberately, his stone flies past without any effect. This is too much for the Laird. With a withering look he shouts out,

'O Grossart; man, it is a good thing there will be no ice where you are going!'

This reference to the future state of Mr. Grossart is received in silence, as he is thought, no doubt, richly to have deserved even worse remarks. Four o'clock at last comes; the game finishes; the score is cast, and Rathkier wins on three rinks by 3, 5, and 12, and loses on two by 6 and 7, therefore winning a hard fight by

* Fight.

7 points, or shots, as they are called. On our way to the curling house we hear the wag before referred to remarking to one of his friends, with a smack on the back,

'John, man, you'll hae a treacle piece when we get hame for that last shot.'

The stones are put on the cart, and after nips round and three hearty cheers for the Lairds, and one more for the young ladies, the combatants retire to their respec-

tive homes. The best thing any one can do, in my opinion, is to learn to curl; therefore go to Rathkier, put yourself under Mr. Stooks' guidance, and if he does not make you a player, no one will. In many years to come, with the Laird and Mr. Stooks, and sustained by their celebrated mixture of ginger-wine and whisky, I hope to put my feet on the crampit, fix my eye on the tee, and play 'the Roaring Game.'

A NEW YEAR'S MESSAGE.

SWEET eyes, that hold a world of dreams,
Within your sombre gaze,
Deep, dark, and still as mountain streams
In hidden mountain ways,—
Look up to where the winter stars
Their New Year's vigil hold,
And read this message that I send
Of love so long untold.

A year—just one short year ago—
I saw you stand alone
Within the wav'ring dusk and glow
By winter firelight thrown ;
And all my heart went out to you,
And all my life has known
Of joys or pain, or bliss or woe,
Since then has been your own.

A year ago—ah, sweet, that year !
How much it tells to me !
But now my heart throbs fast with fear,
Lest hope unanswered be ;
And ere the old year dies away,
I think of all it brought,
And how with you it seemed to stay
And fill my every thought.

I may not see your eyes to-night,
Nor hear your tender voice,
Nor watch the shadows pass to light,
If love be but your choice ;
For love, indeed, is all I bring—
A heart that beats for you,
And will so beat while life shall last,
And love in life be true.

So ere the year's last hour is gone,
I send my message, sweet,
And lay this love and longing down
Before your gentle feet ;
And when the stars are in the sky,
And glad bells chime anew,
O, take my message with their own,
And take—its sender too !

RITA.



A NEW YEAR'S MESSAGE